Your Guide to
Personal Online Banking

Bell Bank

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Getting Started

Welcome to Online Banking with Bell Bank! Whether you are at home or at the office using a mobile phone, tablet or laptop, we strive to make your Online Banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Online Banking process. If you have additional questions, contact us at 866-221-1136.

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New User Enrollment

If you're new to Online Banking with Bell Bank, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type bell.bank into your browser, and click the **Log In** button.
1. Click the "Register Now" link.
2. Fill out the Online Banking Enrollment Form with the required information, and click the **Submit Enrollment** button.

> **Note:** The details you provide are verified by comparing them to your contact information in our system. If the information does not match, call us at 866-221-1136 to update your profile.

> **Note:** Go to page 19 to view best username and password security practices.

3. A confirmation message appears. Click the **Continue** button.
4. Enter your new login ID and click the **Log In** button.
5. Choose the contact method that allows Bell Bank to reach you immediately with a Secure Access Code (SAC). This numbered code is only valid for a short time, and you will need to request a new one if it expires.
6. Enter the SAC and click the **Submit** button.
7. Choose whether to register your device for future logins. If you click the **Register Device** button, you will never need to request a SAC from that device. A cookie will be placed on your device. If this cookie is deleted, you will need to re-register your device.
8. Review the Online Banking Services Agreement on the Disclaimers page, and click the **I Accept** button to agree to the terms and conditions.

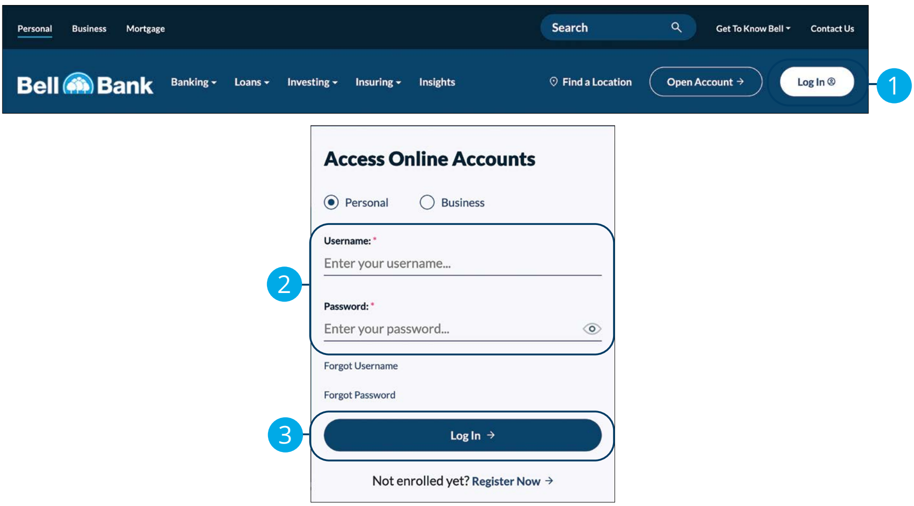
9. A view-only profile page appears. Review the information and click the **Submit** button.

10. Congratulations! You have successfully logged in to Online Banking!
If you have any questions or concerns, call us at 866-221-1136.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your login ID and password. If you are using a browser you have not previously registered, you need to request a SAC.

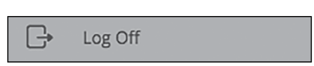


1. Click the **Log In** button.
2. Enter your username and password.
3. Click the **Log In** button.

> **Note:** If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 866-221-1136 for assistance.

Logging Off

For your security, you should always log off when you finish your Online Banking session. We may also log you off due to inactivity.

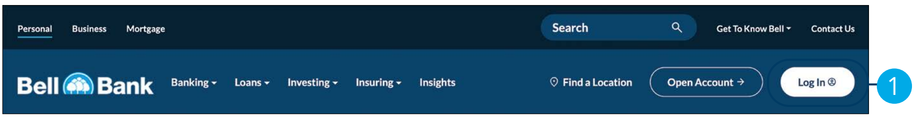


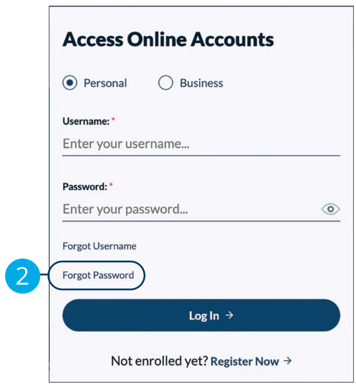
1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.

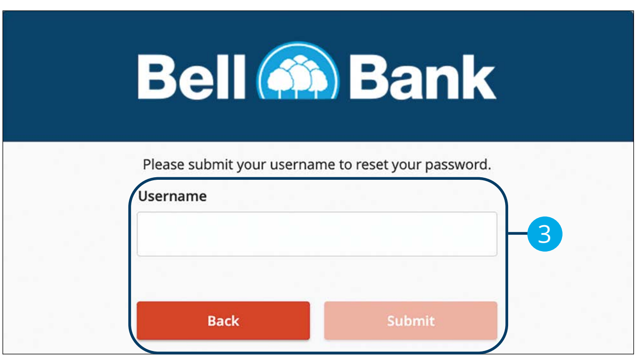
Getting Started

Resetting a Forgotten Password

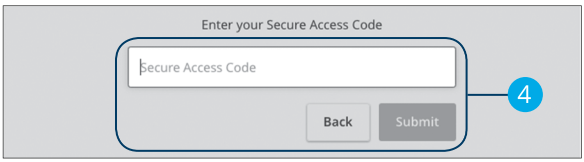
If you to forget your password, you can easily reestablish a new one from the Bell Bank Home page—no need to call us!

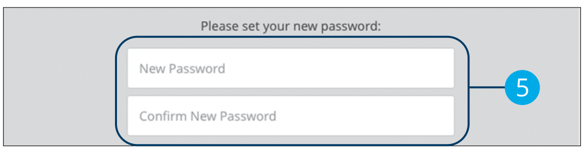






1. Click the **Log In** button.
2. Click the “Forgot Password” link.
3. Enter your username and click the **Submit** button.





4. Choose the contact method that allows Bell Bank to reach you immediately with a six-digit SAC.
5. Enter the SAC and click the **Submit** button.
6. Create a new password based on our password requirements, and click the **Submit** button when you are finished.

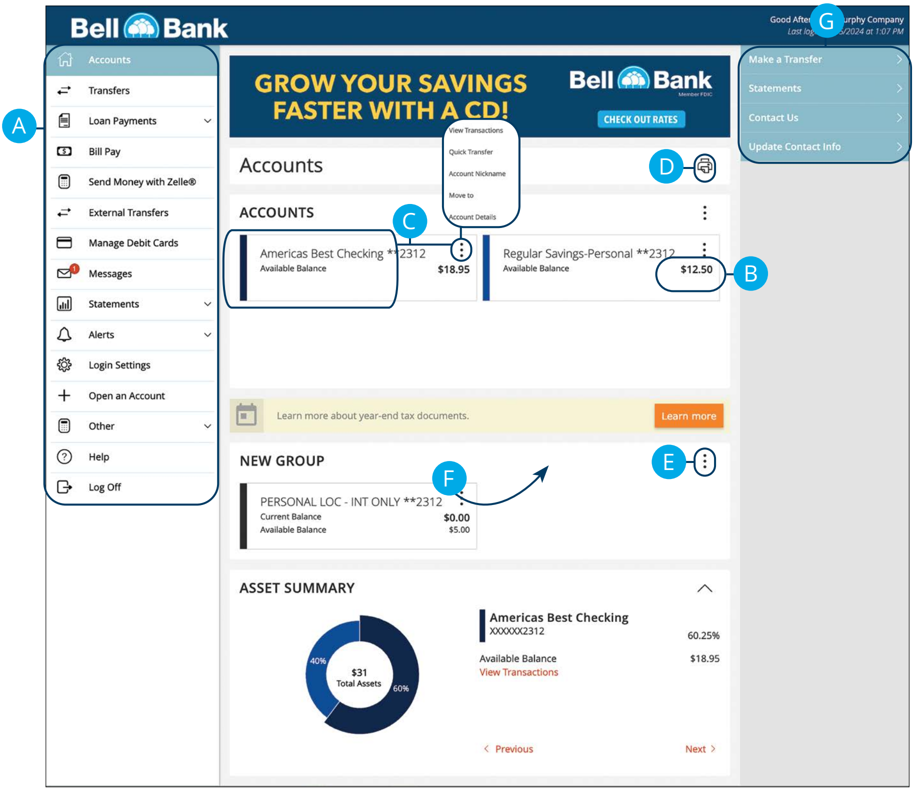
Note: You may not be able to change your password if your account is locked or if you are resetting your password from an unregistered browser.

Note: Go to page 22 to view best username and password security practices.

Home Page

Home Page Overview

After logging in, you are taken directly to the Home page. Here you can view the balances in both your linked and Bell Bank accounts, see your account summaries and more!



Note: The letters correspond to several available features on the Dashboard.

A. The navigation bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.

B. Your Bell Bank accounts and linked external accounts are displayed in an account card with its balance.

C. If you click an account name, you are taken to the Account Details page. You can also click the ⋮ icon on the right side of an account card, and select View Transactions for more details.

D. The icon allows you to print a summary of current available funds in your accounts.

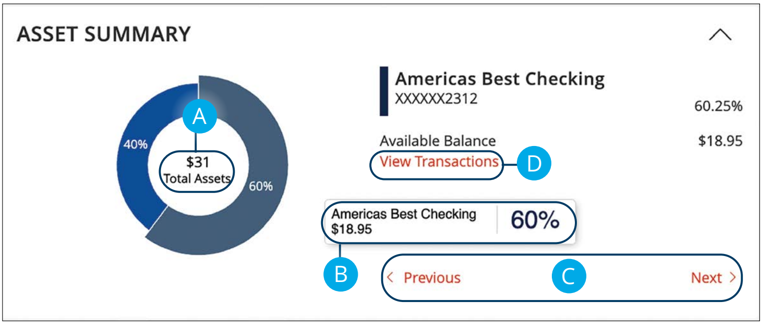
E. You can expand or collapse account details by clicking the ⋮ icon.

F. If you click and hold an account card, you can drag and drop it to a new location to change the order your accounts appear.

G. The Quick Actions links in the top right corner let you quickly access different Online Banking features.

Asset Summary Overview

If you ever need to quickly assess how much money is in all of your accounts, you can scroll down to Asset Summary on the Home page. This interactive chart represents your total assets, represented by specific colors and percentages.



A. The Total Assets widget gives you the total amount of money in your accounts and breaks down those funds into percentages.

B. Each colored piece represents one of your Bell Bank or linked accounts and displays its percentage of total funds and its balance.

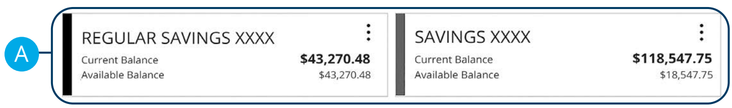
C. Clicking "Next" or "Previous" lets you view different accounts and details.

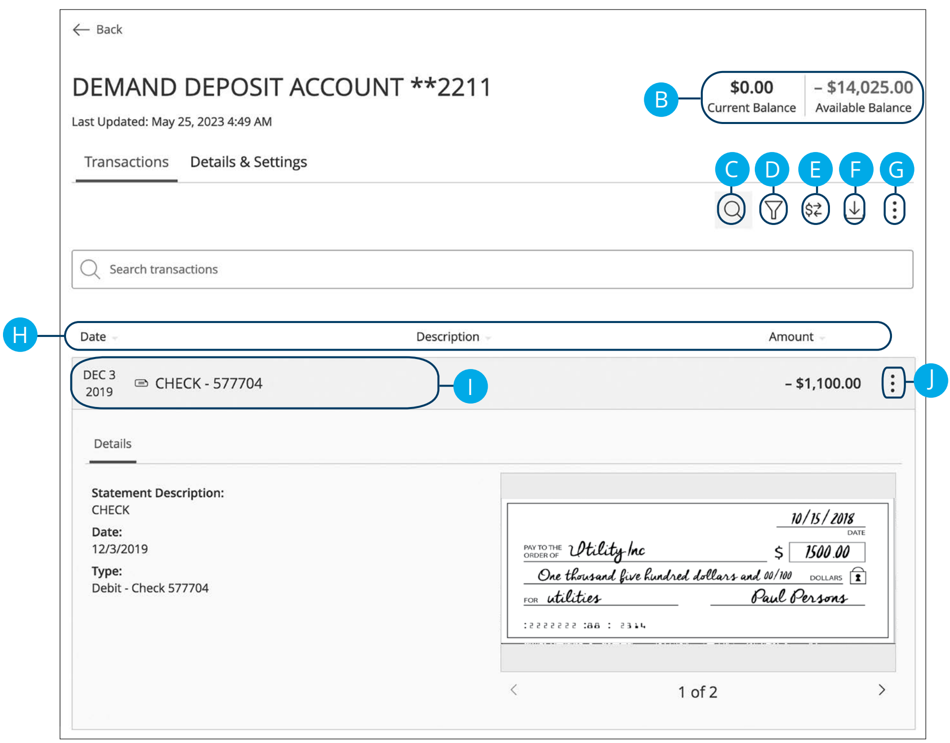
D. You can click the "View Transactions" link for more information.

Home Page

Account Details Overview

Selecting a Bell Bank account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances, so you stay organized and on top of your finances.





A. On the Home page, you can click on an account name to view the Account Details screen.

B. The current and available balances for that account are displayed in the top right corner.

C. The icon opens the search bar to find transactions in that account.

D. Transactions can be sorted by date, time, type, amount or check number. Click the icon for more options.

E. Make a quick transfer by clicking the icon. (See page 17 for additional details.)

F. Export your transactions into a different format by clicking the icon.

G. The icon lets you send a secure message about that account or print a list of transactions.

H. The icon indicates how the Date, Description and Amount columns are sorted.

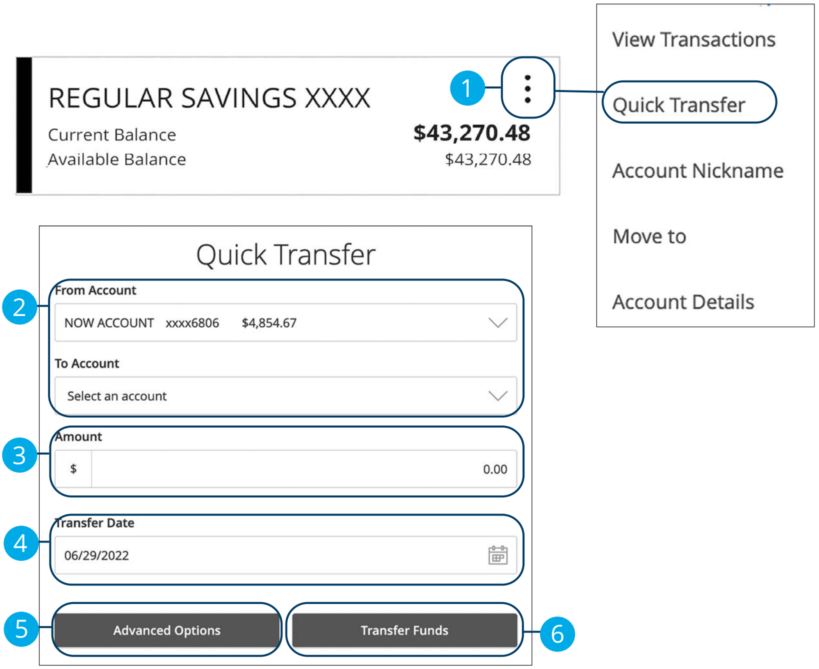
I. You can view more details about a transaction by clicking on it.

J. The icon lets you send a secure message about that transaction or print details about it.

Home Page

Quick Transfer

No need to run to a branch to move money from one account to another. If you're ever in a rush, the Quick Transfer option is a simple and fast way to make transactions.

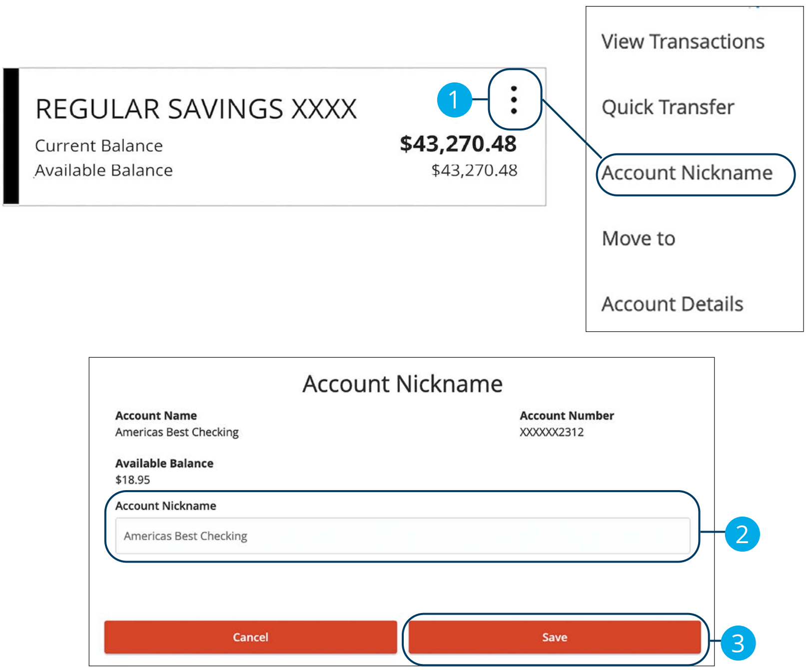


1. Click the ⋮ icon on the right side of an account card and select Quick Transfer.
2. Use the drop-downs to select the "From" and "To" accounts.
3. Enter an amount to transfer.
4. Select a transfer date.
5. (Optional) Click the **Advanced Options** button to be redirected to the Funds Transfer feature.
6. Click the **Transfer Funds** button when you are finished.

Home Page

Account Nickname

Change an account’s nickname directly from the Home page.

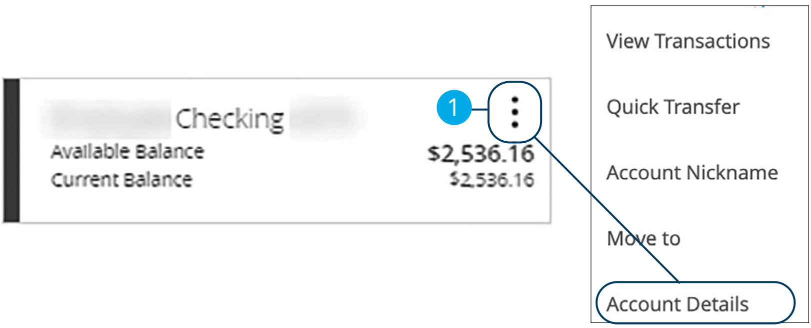


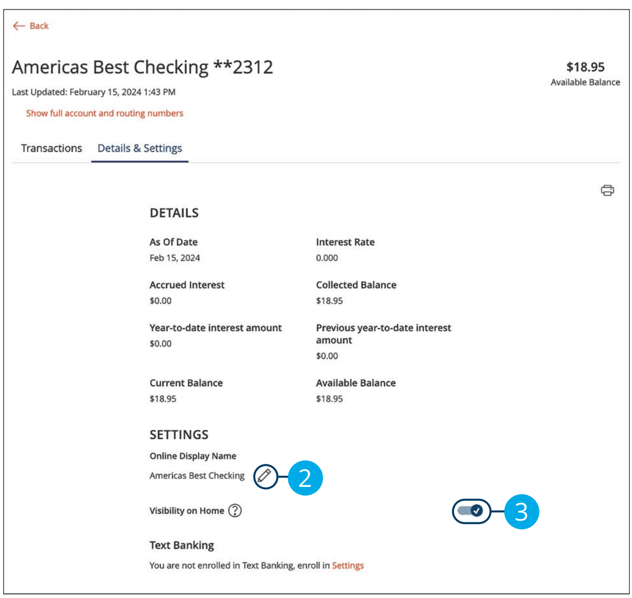
1. Click the ⋮ icon on the right side of an account card and select Account Nickname.
2. Enter a new account nickname.
3. Click the **Save** button when you are finished.

Home Page

Details & Settings

View additional details about an account and change the account's visibility.



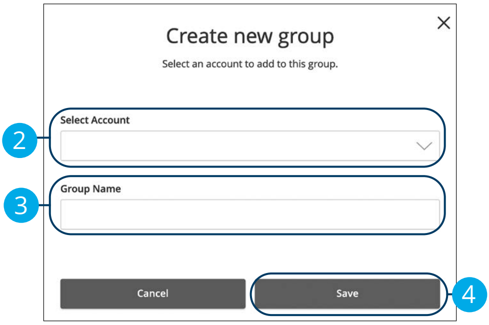


1. Click the ⋮ icon right side of an account card and select Account Details.
2. Click the ✎ icon to edit the display name.
3. Use the toggle to decide whether or not your account is visible on the Home page.

Home Page

Account Grouping

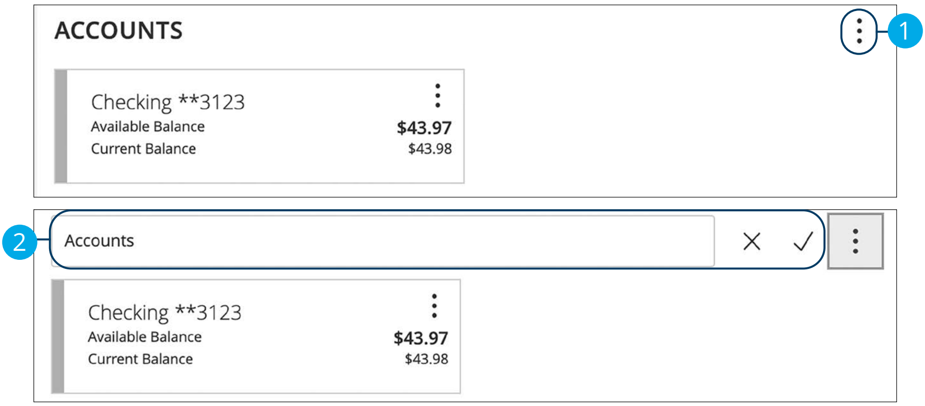
You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.



1. Create a new group by clicking the ⋮ icon and selecting “Create new group.”
2. Use the drop-down to select an account.
3. Enter the group name.
4. Click the Save button.

Editing a Group Name

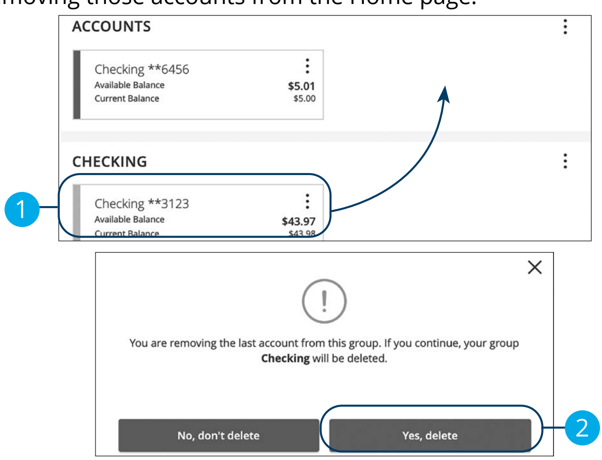
The names of existing groups can be edited in just two easy steps.



1. Click ⋮ icon and select "Edit group name."
2. Enter a new name and click the check mark when you are finished.

Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.



1. Remove an account from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group after removing the last account in the group.

Security

Protecting Your Information

Here at Bell Bank, we do everything we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts.

General Guidelines

- Make sure your operating system and antivirus software are up to date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off Online Banking when you've finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of uppercase and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices, and avoid using features that save your login IDs and passwords.

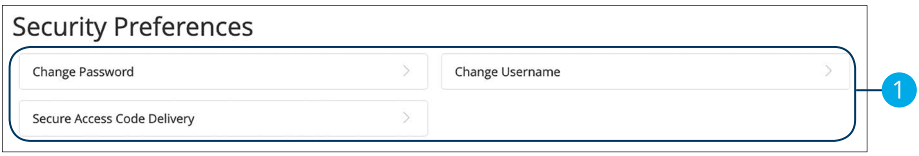
Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone, by text or through email.
- Shred unwanted sensitive documents, including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 866-221-1136.

Security

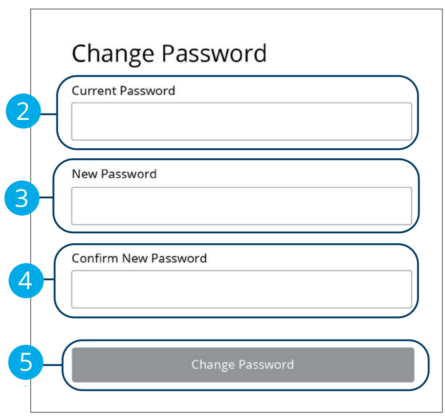
Security Preferences

We take security very seriously at Bell Bank. So we have added various tools to help you better protect your account information. You can add and manage security features in Security Preferences to strengthen your Online Banking experience.



Change Password

You can change your Online Banking password at anytime. We recommend changing your password regularly and following our guidelines to create a strong password.

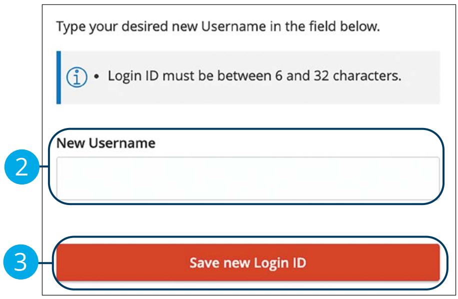


Click the **Login Settings** tab.

1. Click the **Change Password** button.
2. Enter your current password.
3. Create a new password.
4. Reenter your new password.
5. Click the **Change Password** button when you are finished making changes.

Change Username

You can change your username at any time. Create a unique username you will remember and follow our required guidelines.

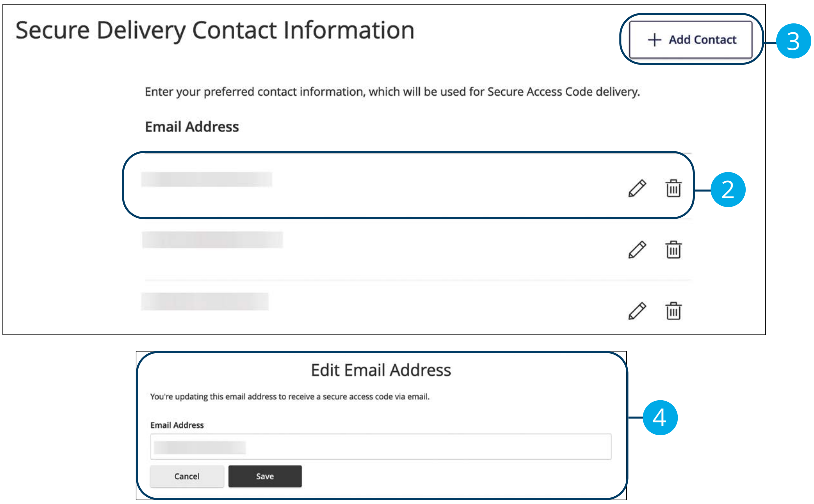


Click the **Login Settings** tab.

1. Click the **Change Username** button.
2. Enter your new username.
3. Click the **Save new Login ID** button when you are finished making changes.

Secure Delivery

We can verify your identify by sending an SAC to you by text message, voice call or email address. Within Security Preferences, you can make changes to your delivery preferences or add new ways we can contact you.



Click the **Login Settings** tab.

1. Click the **Secure Access Code Delivery** button.
2. Make changes to a secure delivery method by clicking the icon to make changes, or the icon to delete a secure delivery method.
3. Add a new delivery contact by clicking either the **+ Add Contact** button.
4. Enter your new contact information and click the **Save** button when you are finished to save your changes.

Security

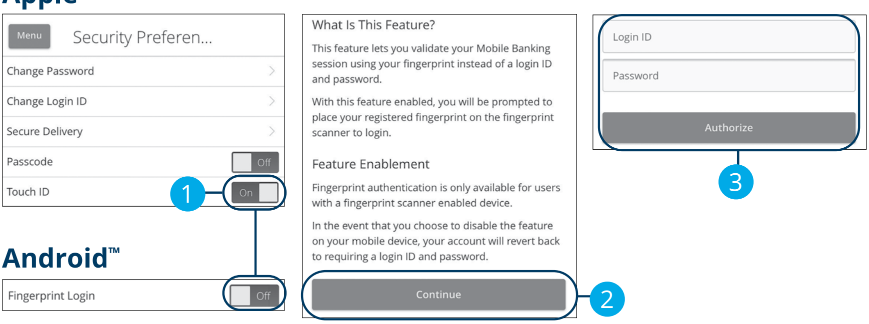
Mobile Security Preferences

Within Bell Bank's Mobile Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Mobile Banking quick and easy, and also add an extra layer of security to your private information while you are on the go!

Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login use fingerprint recognition technology, allowing you to perform tasks on your Apple® or Android™ device with just your fingerprint. With this feature enabled, you can quickly and securely access your accounts using our mobile app!

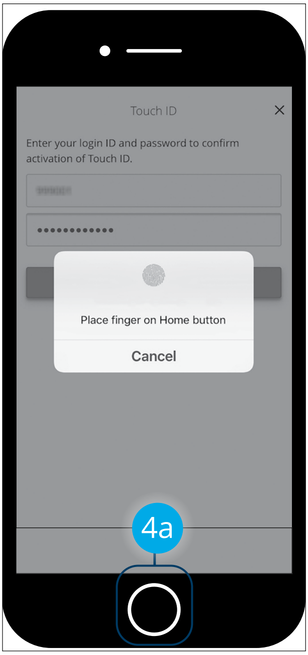
Apple®

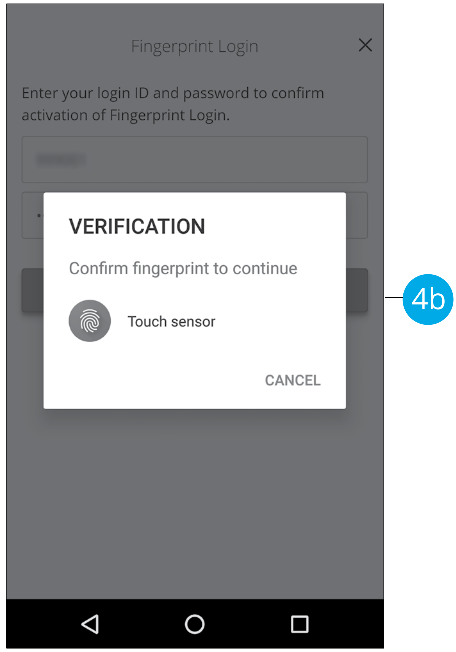


Sign in to Bell Bank's Mobile Banking app and tap the **Menu** button. In the **Login Settings** tab, tap **Security Preferences**.

1. Toggle the **Touch ID** or **Fingerprint Login** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your login ID and password, and tap the **Authorize** button.

Note: You must have Touch ID or Fingerprint Login enabled on your mobile device before enabling it through our Mobile Banking app.



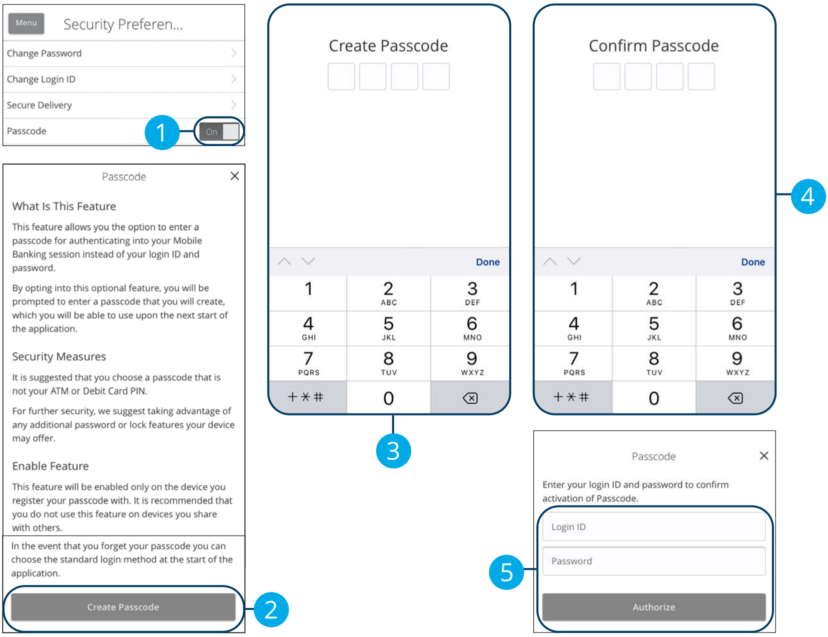


4. Scan your fingerprint.

- **a.** **Apple® Device**: Place your finger on the **Home** button to enable Touch ID.
- **b.** **Android™ Device**: Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Enabling Passcode Authentication

Create a unique passcode within our Mobile Banking app to quickly and easily sign in and access your funds while on the go!

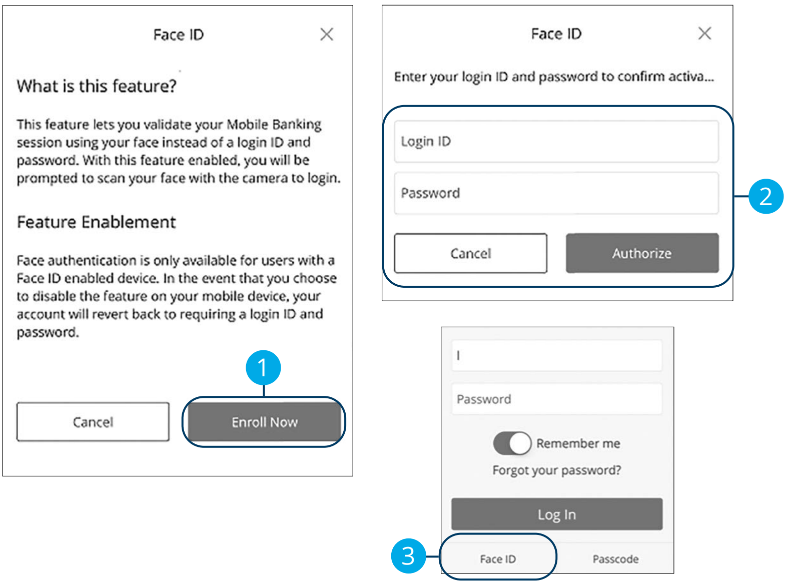


Sign in to Bell Bank's Mobile Banking app and tap the **Menu** button. In the **Login Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode** switch from "Off" to "On."
2. Review the information about using a passcode and tap the **Create Passcode** button.
3. Create your four-digit passcode using the keypad.
4. Confirm your passcode using the keypad.
5. Enter your login ID and password, and tap the **Authorize** button.

Enabling Face ID

Face ID is a feature which utilizing facial recognition technology, allowing you to unlock your Apple® device with your face instead of a login ID and password.



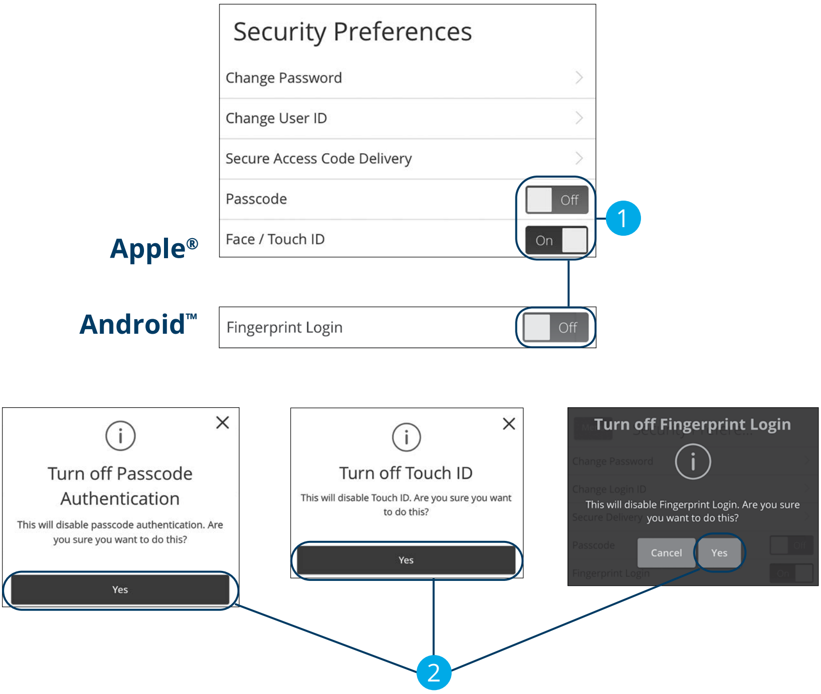
Open Bell Bank's Mobile Banking app and tap the **Face ID** button.

1. Review the information about using Face ID and tap the **Enroll Now** button.
2. Enter your login ID and password, and tap the **Authorize** button.
3. Face ID is now set up. You can now tap the **Face ID** button to log in.

Note: You must have Face ID enabled on your mobile device before enabling it through our Mobile Banking app.

Disabling Passcode Authentication, Touch ID, Fingerprint or Facial ID Login

You can disable Passcode Authentication, Fingerprint or Facial Recognition Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your Online Banking using your user ID and password.



Sign in to Bell Bank's Mobile Banking app and tap the **Menu** button. In the **Login Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode**, **Face/Touch ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.

Security

Apple® Watch

With the convenience of the Apple® Watch feature, you can now check your balances and recent transactions faster than ever.

Apple® Watch Setup

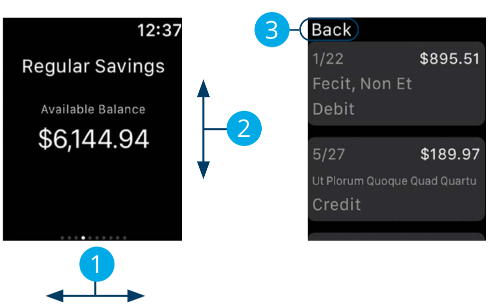
Activate the Apple® Watch feature in your mobile banking app using your mobile device or tablet.

Sign in to Bell Bank's Mobile Banking app and tap the **Menu** button. In the **Login Settings** tab, tap **Apple® Watch**.

1. Toggle the **Apple® Watch** switch from "Off" to "On."

Viewing Balances and Transactions

When you activate the Apple® Watch feature, you can view your first ten accounts on the Account Summary page, along with balances and transactions. .



1. Swipe left and right to view different account balances.
2. Swipe up and down to scroll through the transactions list.
3. Tap the **Back** button to return to your account list.

Security

Alerts Overview

Having peace of mind is critical when it comes to your Online Banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what’s important to you.

In the **Alerts** tab, click **Alerts**.

A. The "New Alert" drop-down lets you create an account, history, online transaction or reminder alert.

B. The ^ icon allows you to collapse or expand alert details for each category.

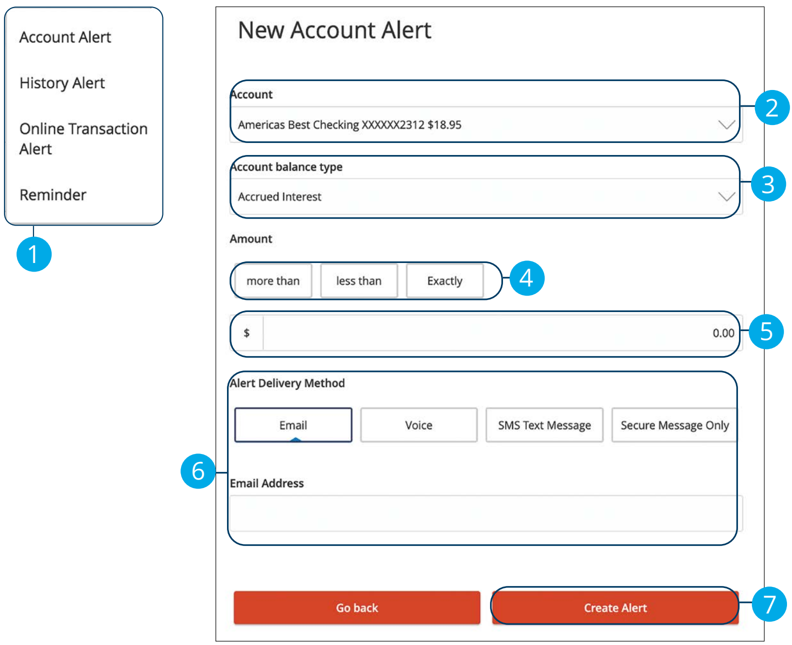
C. Toggling the switch turns an alert on or off without deleting it.

D. The "Edit" link lets you make changes to existing alerts.

Note: All alerts are automatically sent through secure messages but you can also choose to receive them by text message, voice call, or email.

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go below or above a set amount.

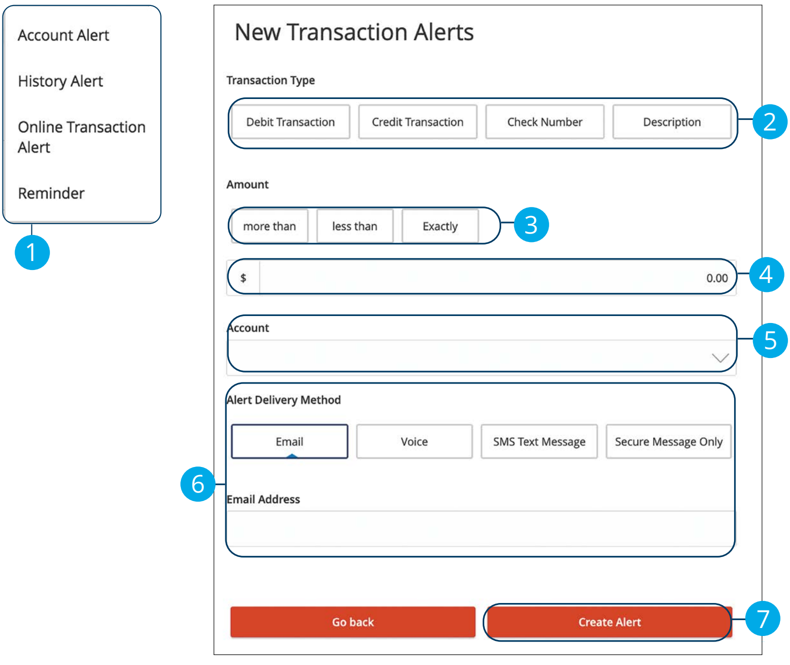


In the **Alerts** tab, click **Alerts**.

1. Use the “New Alert” drop-down and select “Account Alert.”
2. Use the drop-down to select an account.
3. Use the drop-down to select an account balance type.
4. Select a comparison.
5. Enter an amount.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Transaction Alerts

If you're ever concerned about amount limits or pending checks, you can create Transaction Alerts to contact you when a check number posts or transactions meet a chosen amount.

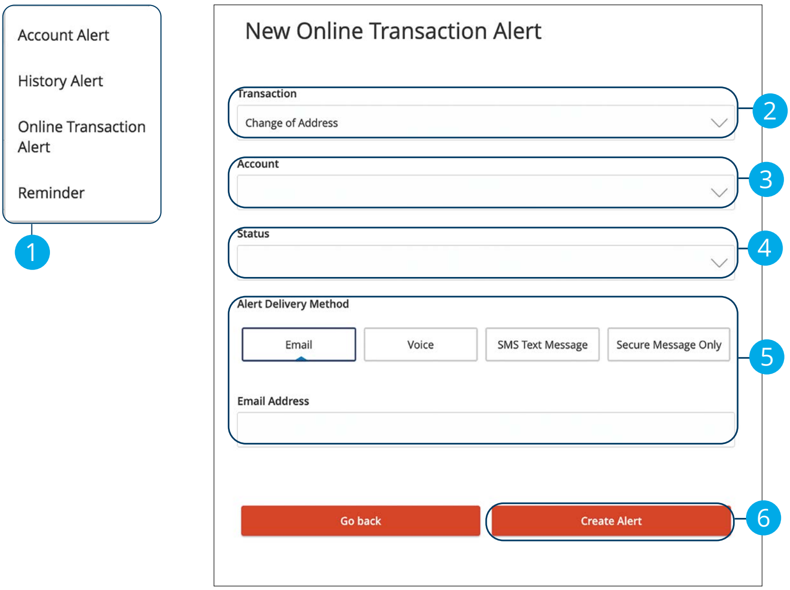


In the **Alerts** tab, click **Alerts**.

1. Click the "New Alert" drop-down and select "Transaction Alert."
2. Select a transaction type.
3. Select a comparison. These options vary depending on the chosen transaction type.
4. Enter an amount.
5. Use the drop-down to select an account.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Online Transaction Alerts

Different types of transactions can occur in your accounts. By creating Online Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.



In the **Alerts** tab, click **Alerts**.

1. Click the “New Alert” drop-down and select “Online Transaction Alert.”

2. Use the drop-down to select a transaction type.

3. Use the drop-down to select an account.

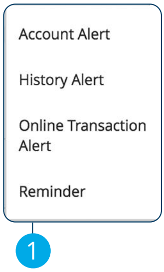
4. Use the drop-down to select a status.

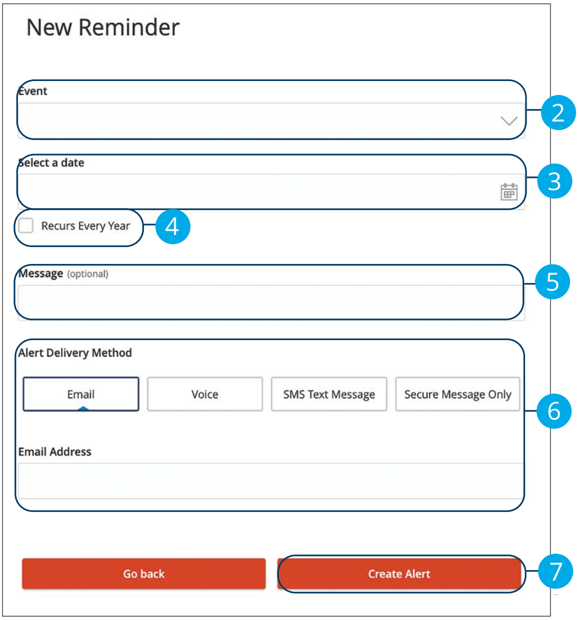
5. Select a delivery method and enter the corresponding information.

6. Click the **Create Alert** button when you are finished.

Reminders

Just like marking a calendar, you can set up alerts to remind you of specific dates or events. Keep track of important dates, so you will never forget a birthday or anniversary again!





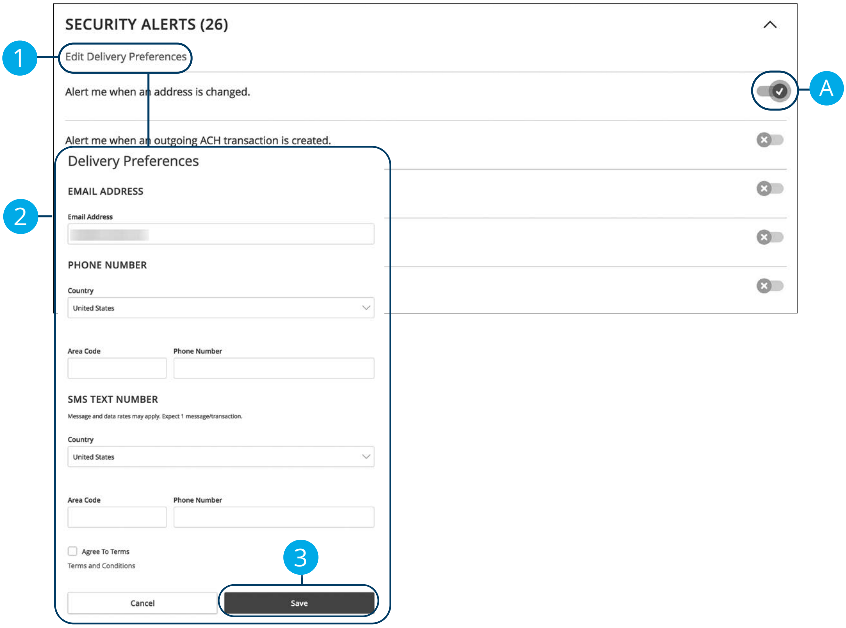
In the **Alerts** tab, click **Alerts**.

1. Use the “New Alert” drop-down and select “Reminder.”
2. Use the drop-down to select an event.
3. Enter the date for the alert to occur.
4. Check the box next to “Recurs Every Year” to have your alert repeat annually.
5. Enter a message.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Security

Security Alerts Overview

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.



In the **Alerts** tab, click **Alerts**, then **Security Alerts**.

A. Toggling the switch turns an alert on or off without deleting it.

Editing Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

In the **Alerts** tab, click **Alerts**, then **Security Alerts**.

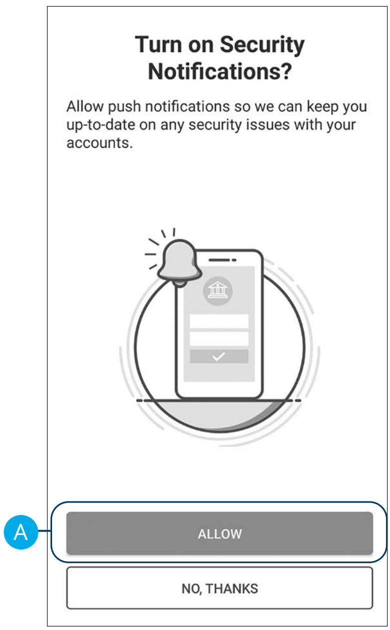
1. Click the “Edit Delivery Preferences” link at the top. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. Click the **Save** button when you are finished making changes.

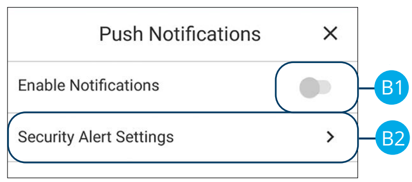
Security

Enabling and Disabling Push Notifications

Have alerts sent directly to your mobile device as push notifications. Push notifications are completely free to receive and will show up as a banner at the top of your lock screen or in your "notification tray."

Note: Push Notifications are available for security, reminder, account and transaction alerts.





A. When you first sign into Bell Bank's online banking app, you have the option to enable push notifications for alerts by tapping the **Allow** button.

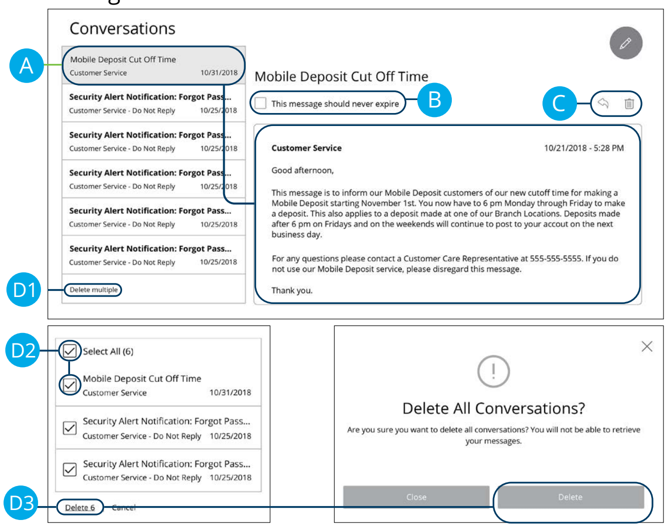
B. To enable or disable push notifications at a later time, in the **Alerts** tab, tap **Push Notifications**.

1. Use the **Enable Notifications** switch to enable or disable push notifications.
2. Tap the respective **Alert Settings** tab to edit alerts and their delivery preferences. (See Alerts Overview section starting on page 32 for more information.)

Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at Bell Bank, Secure Messages allow you to communicate directly with a Bell Bank customer service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.



Click the **Messages** tab.

A. Click on a message to open it. Messages are displayed on the left side of the screen.

B. Messages automatically delete after a certain time. Check the box next to “This message should never expire” to prevent that message from being erased.

C. Delete an opened message by clicking the icon or reply by clicking the icon.

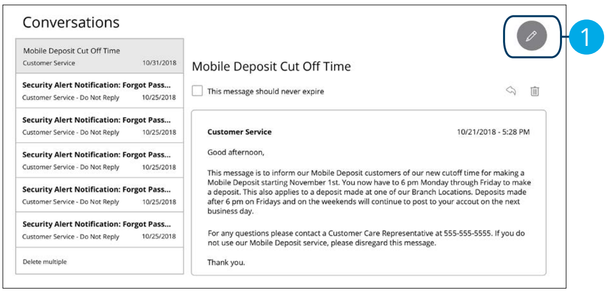
D. You can delete multiple messages at once.

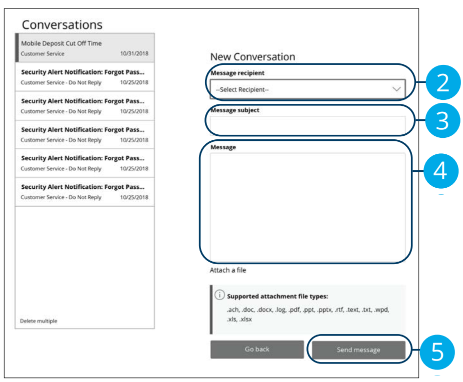
1. Click the “Delete multiple” link.
2. Check the box next to the corresponding messages or check the box next to “Select All.”
3. Click the “Delete” link and then the **Delete** button to permanently delete the selected messages.

Security

Sending a Secure Message

Starting a new conversation through Online Banking is as effortless as sending an email. Unlike an email, you can safely include confidential information relating to your accounts or attach files within a new message.





Click the **Messages** tab.

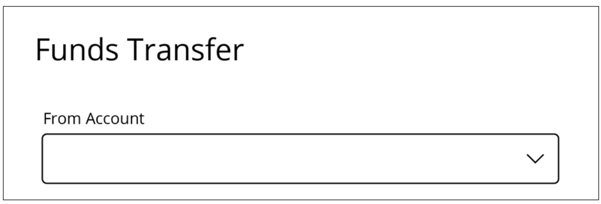
1. Create a new message by clicking the icon in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. Enter your message.
5. Click the **Send message** button when you are finished.

Transaction Types

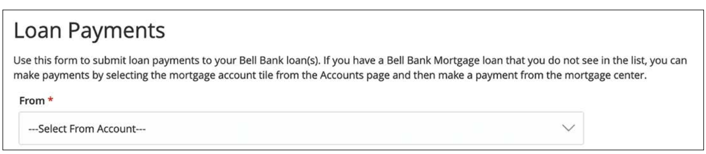
Moving Money Overview

Online Banking gives you the ability to transfer funds on the go. Whether you are transferring money between your accounts or sending money to someone outside of Bell Bank, there are various features that help you transfer funds in different ways.

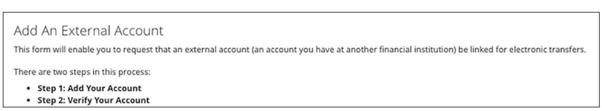
- **Funds Transfer**:
  Move money between your personal Bell Bank accounts.

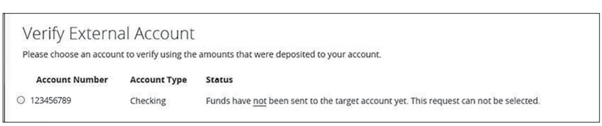


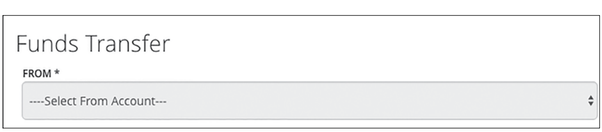
- **Loan Payment**:
  Move money to a loan at Bell Bank or at another financial institution.



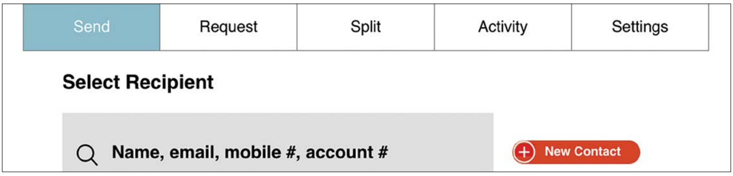
- **External Transfer after adding and verifying external accounts**:
  Move money after linking your external accounts.







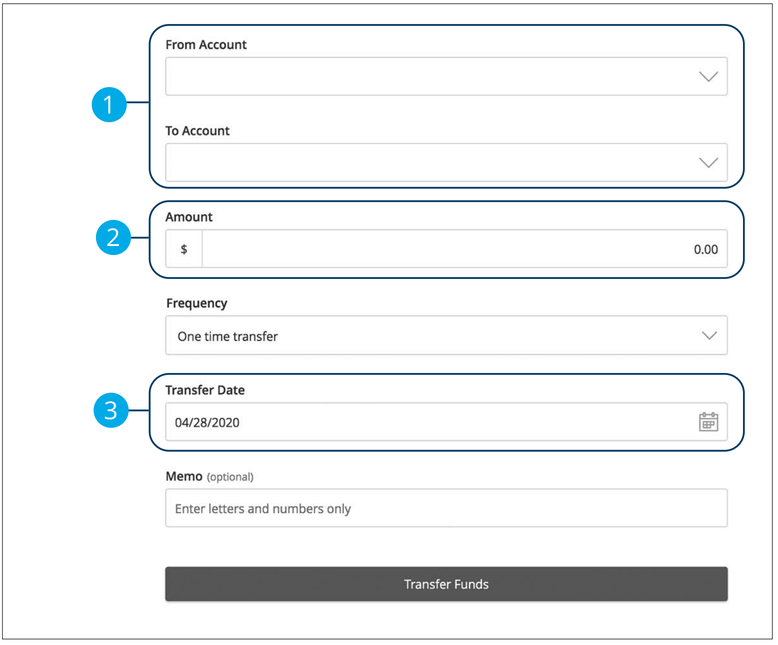
- **Send Money with Zelle®:**
  Electronically move money to a Bell Bank customer or non-customer.



Transactions

Transfers

When you need to make a one-time or recurring transfer between your personal Bell Bank accounts, you can use the Transfers feature. These transactions go through automatically, so your money is always where you need it to be.

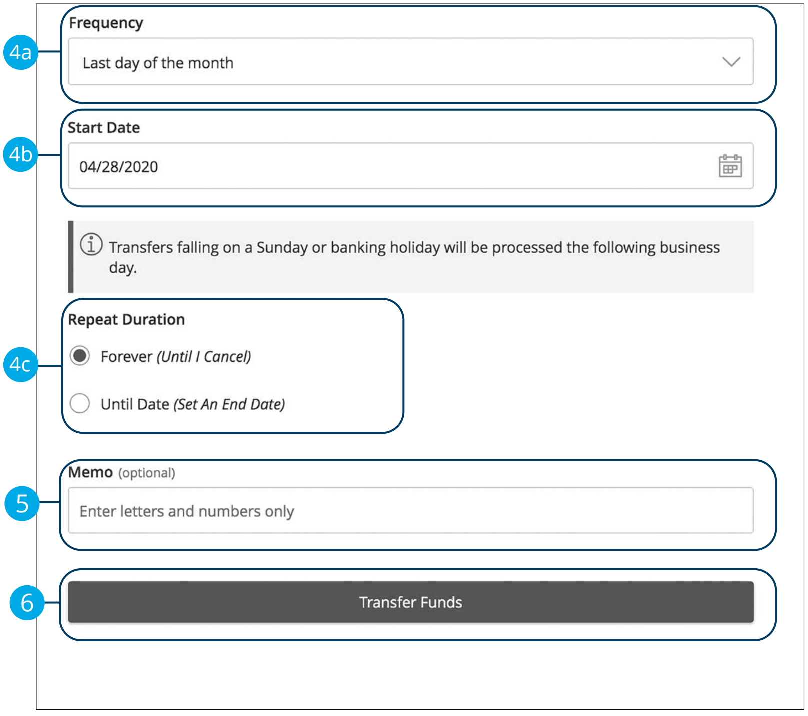


Click the **Transfers** tab.

1. Select the accounts to transfer funds between using the “From” and “To” drop-downs.

2. Enter the amount to transfer.

3. (One-Time Transfer Only) Enter the date to process the transaction.



4. If you would like to set up a recurring transfer, follow the steps below.

  a. Use the drop-down to select a frequency.

  b. Enter a start date for this transaction using the calendar features.

  c. Decide if the transfer will repeat forever or have an end date.

5. (Optional) Enter a memo.

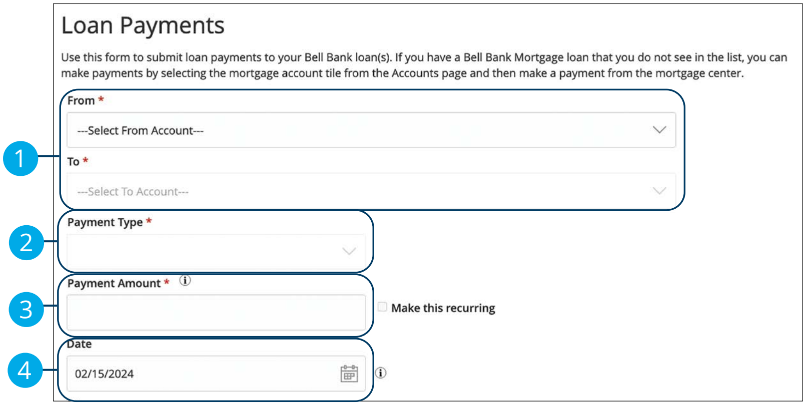
6. Click the **Transfer Funds** button when you are finished.

Note: You can view or cancel unprocessed transactions by accessing the **Recurring Transactions** tab within the Online Activity.

Transactions

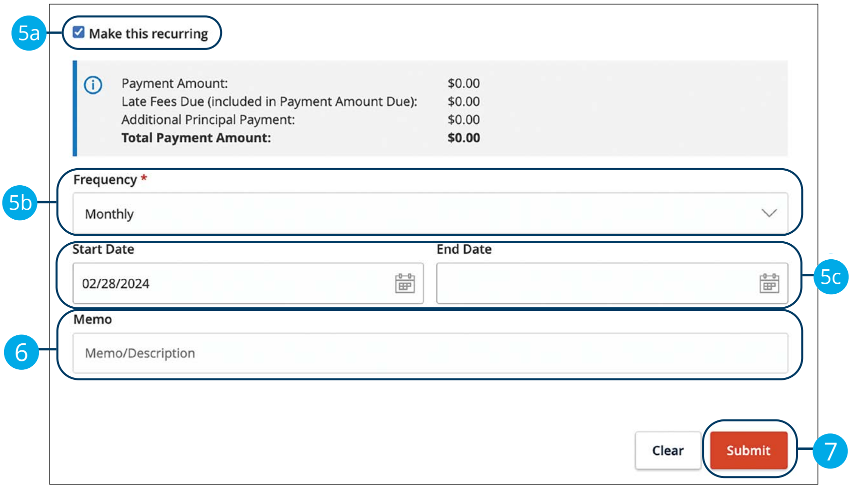
Loan Payments

If you need to make a one-time or recurring loan payment with Bell Bank or another financial institution, you can use the Loan Payment feature.



In the **Loan Payments** tab, click on **Loan Payments**.

1. Using the “From” and “To” drop-downs, select the account the funds will be taken from and the account you wish to post the payment.
2. Select your payment type using the “Payment Type” drop-down.
3. Enter the amount of the payment.
4. (One-Time Payment Only) Enter the date to process the transaction.



5. If you would like to set up a recurring payment, follow the steps below.

- **a.** Check the box next to “Make this a recurring” to repeat the transfer.
- **b.** Use the “Frequency” drop-down to specify how often the transfer should occur.
- **c.** Enter a start and end date for this transaction using the calendar features.

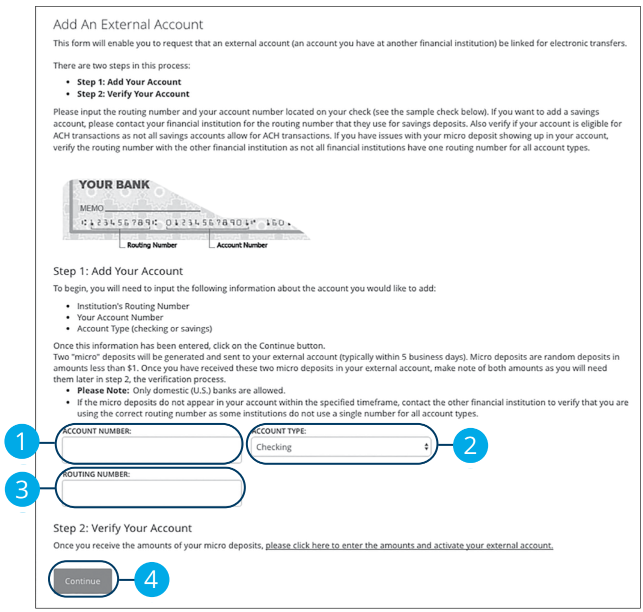
6. (Optional) Enter a memo.

7. Click the **Submit** button when you are finished.

Transactions

Adding a Personal External Account

Your private accounts at other financial institutions can be linked to Online Banking with Bell Bank, so you can transfer money between two financial institutions without ever leaving home! When you go to add another account, you are asked to verify your ownership of that account by confirming two small deposits Bell Bank makes into the external account.



In the **Loan Payments** tab, click **Add External Account**.

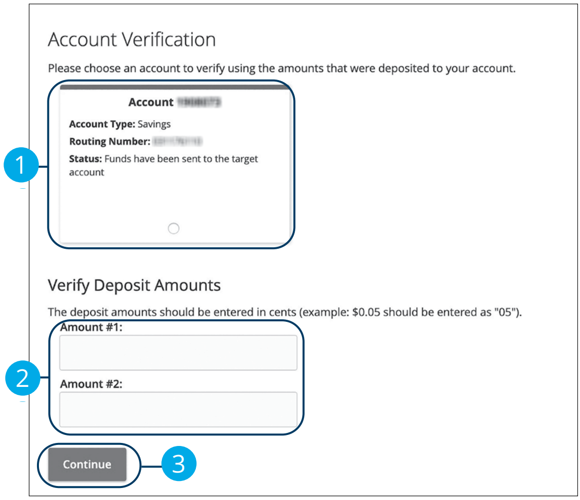
1. Enter the account number.
2. Select the type of account using the “Account Type” drop-down.
3. Enter the financial institution’s routing number. These numbers are located at the bottom of a paper check or deposit slip from your checkbook.
4. Click the **Continue** button.

Note: In two to three business days, two micro-deposits will appear in your external account. Once you receive the deposits, go to the **Verify External Account** tab to add the account.

Transactions

Verifying a Personal External Account

As soon as Bell Bank makes two small deposits of less than a dollar into your external account, you are asked to verify those amounts within Online Banking. Once they are confirmed, you can begin transferring money to the external account.



In the **Loan Payments** tab, click **Verify External Account Requests**.

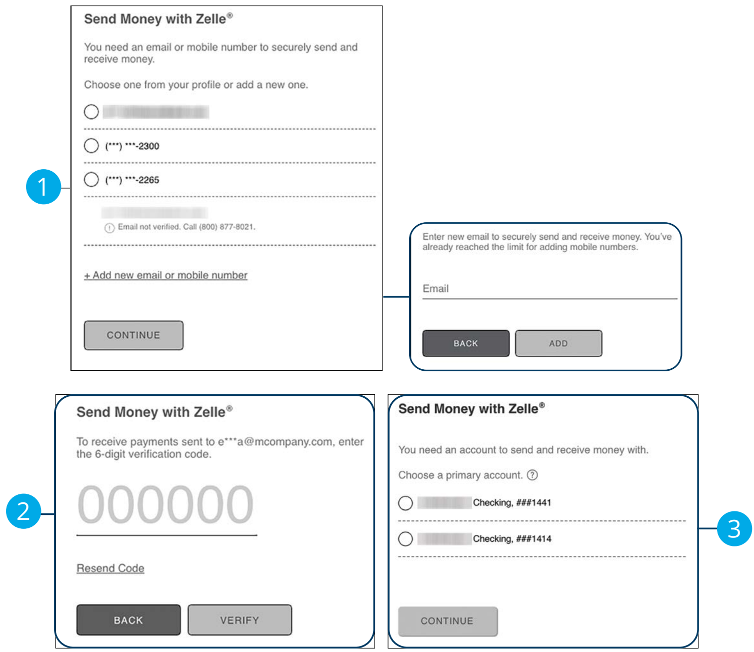
1. Select the account you would like to verify.
2. Enter the amounts of the two micro-deposits made into your external account.
3. Click the **Continue** button when you are finished.

Transactions

Send Money with Zelle® Setup

Zelle® is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes.* With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank.*

Initial Setup

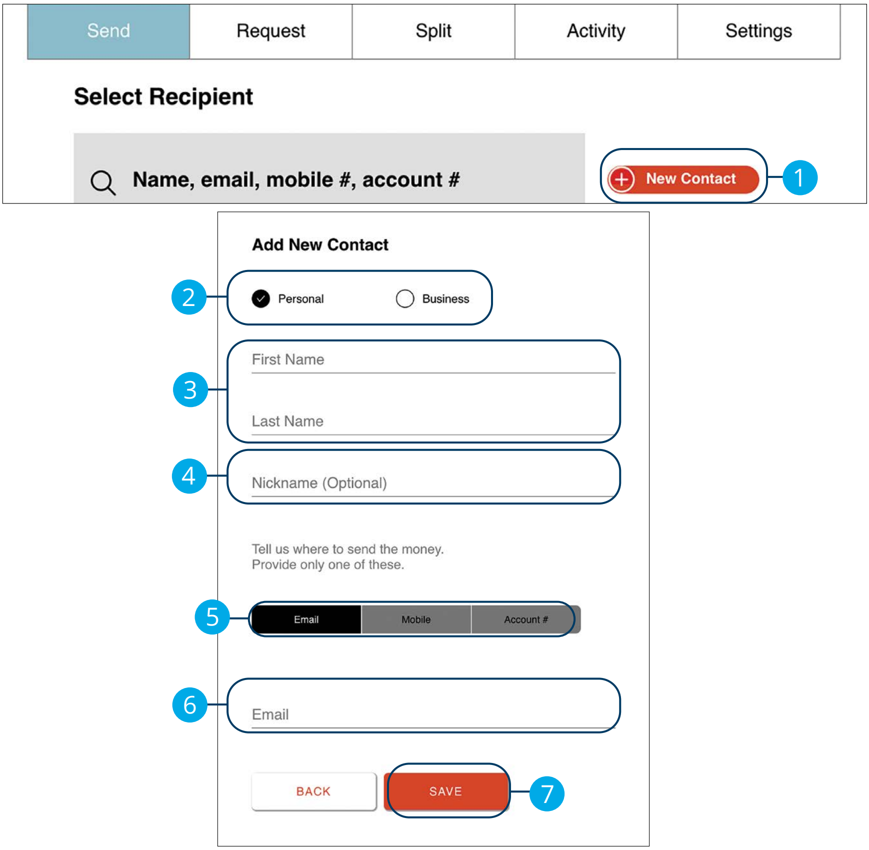


Click the **Send Money with Zelle®** tab.

1. Choose or add a new email address or mobile number to have a 6-digit verification code sent to.
2. Enter the 6-digit verification code.
3. Choose your primary account.

* U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees. In order to be eligible to use Zelle® at Bell Bank, you must be at least 18 years of age and have an address in the United States. Your account must be in good standing with no delinquencies. We do not make Zelle® available for use with Share Builder, Business or H.S.A. accounts.

Adding a Recipient



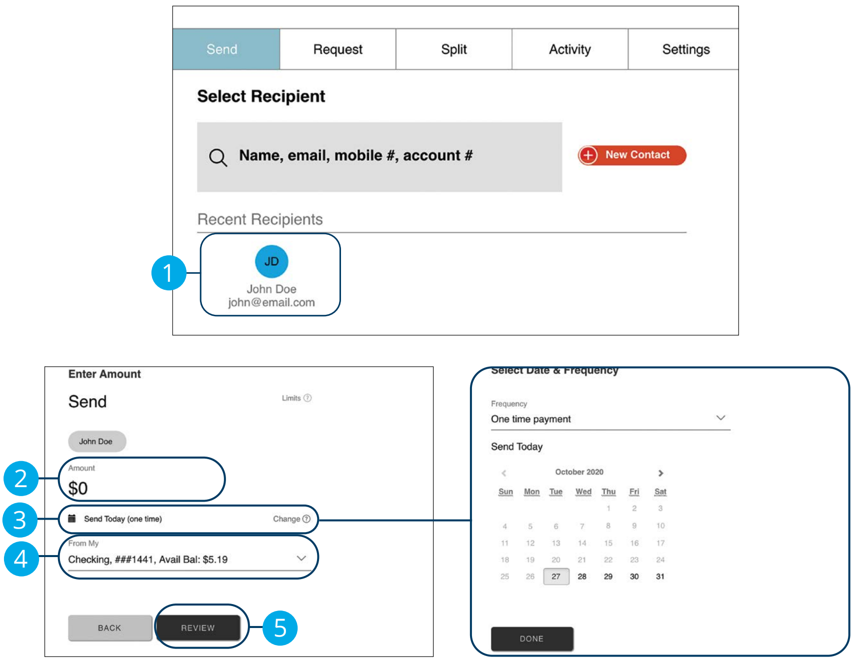
Click the **Send Money with Zelle®** tab.

1. Click the **Add New Contact** button.
2. Select personal or business.
3. Enter the recipient's first name and last name.
4. (Optional) Enter the recipient's nickname.
5. Choose where to send the money to.
6. Depending on your selection enter the recipient's email address, phone number or account number.
7. Click the **Save** button.

Transactions

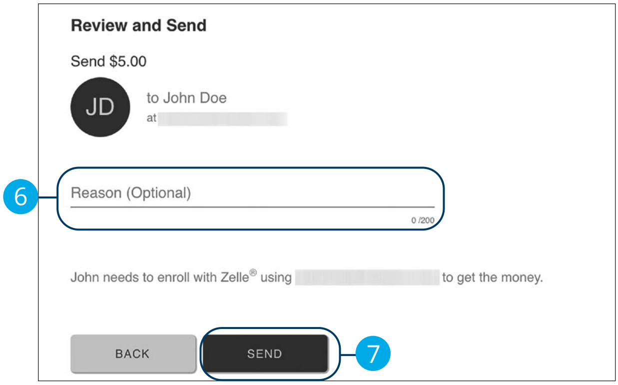
Send Money with Zelle®

Send money to any Bell Bank customer or non-customer using only their name and contact information.



Click the **Send Money with Zelle®** tab.

1. Select a recipient and choose a send method.
2. Enter an amount to send.
3. (Optional) Select a date, frequency and click the **Done** button.
4. Use the drop-down to select an account to send funds from.
5. Click the **Review** button.



6. (Optional) Enter a reason for the payment.

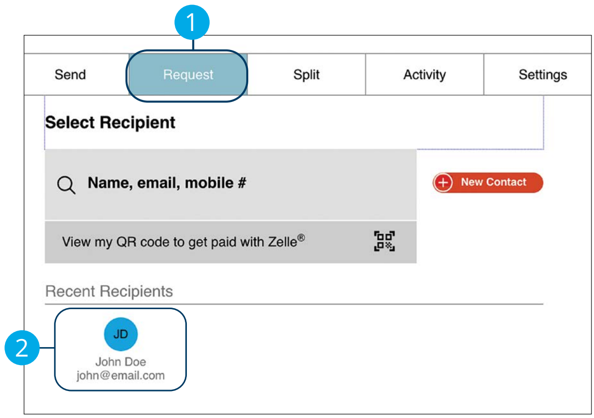
7. Click the **Send** button.

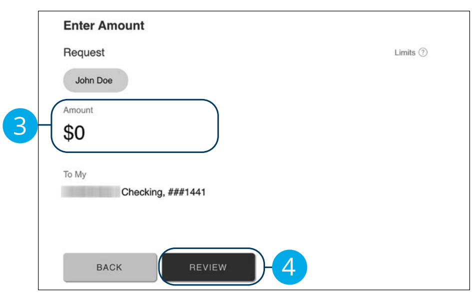
Note: If your contact isn't registered with Zelle®, we'll send them a notice about your payment and ask them to take a moment to register. Your contact will receive your money within three business days after registering with Zelle® (or on the delivery date, whichever is later).

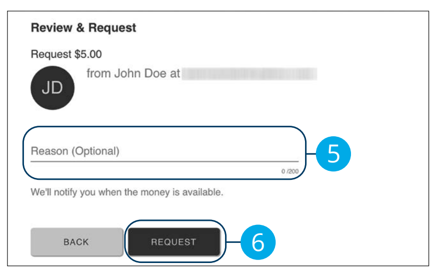
Transactions

Request Money with Zelle®

Request money from any Bell Bank customer or non-customer using only their name and contact information.







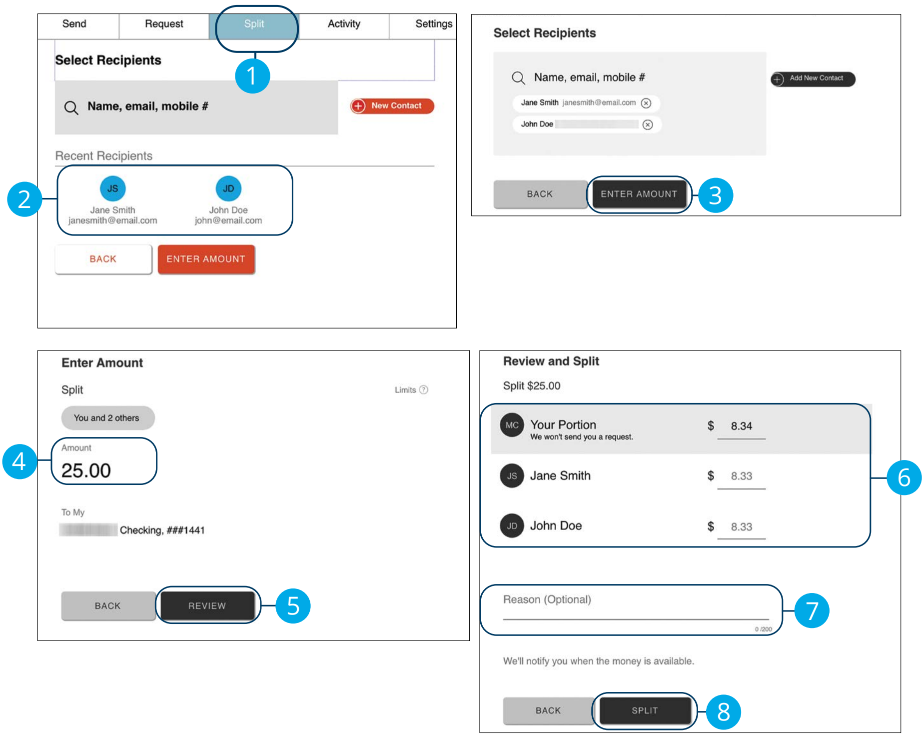
Click the **Send Money with Zelle®** tab.

1. Click the **Request** tab.
2. Select a recipient and choose a request method.
3. Enter an amount to request.
4. Click the **Review** button.
5. (Optional) Enter a reason for the request.
6. Click the **Request** button.

Transactions

Split Payment with Zelle®

Split a payment between multiple people.



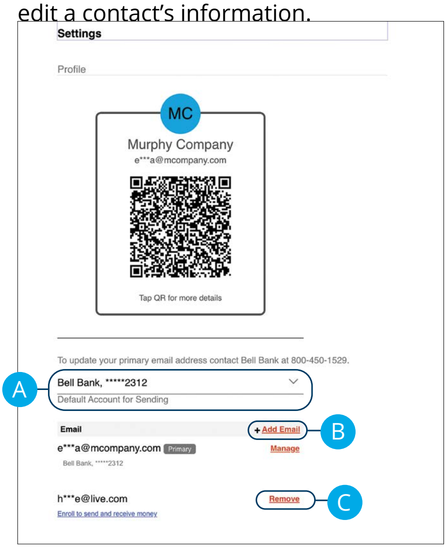
Click the **Send Money with Zelle®** tab.

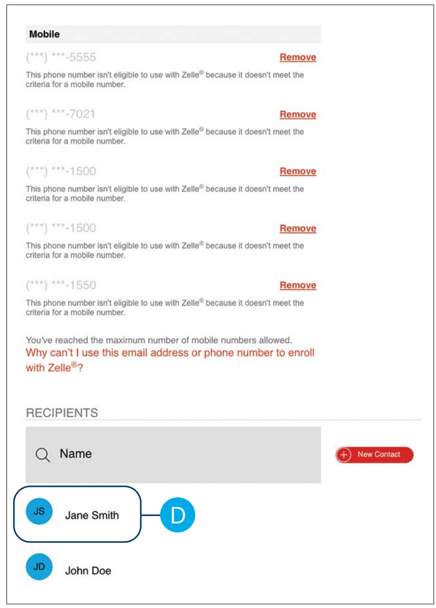
1. Click the **Split** tab.
2. Select recipients and choose request methods.
3. Click the **Enter Amount** button.
4. Enter an amount.
5. Click the **Review** button.
6. (Optional) Make adjustments to the split.
7. (Optional) Enter a reason.
8. Click the **Split** button.

Transactions

Zelle® Settings

Update your email address or phone number, change your primary account or edit a contact's information.





Click the **Send Money with Zelle®** tab, then click the **Settings** tab.

A. Use the drop-down to change your primary account.

B. Click the "+ Add" links to add a new email or mobile number.

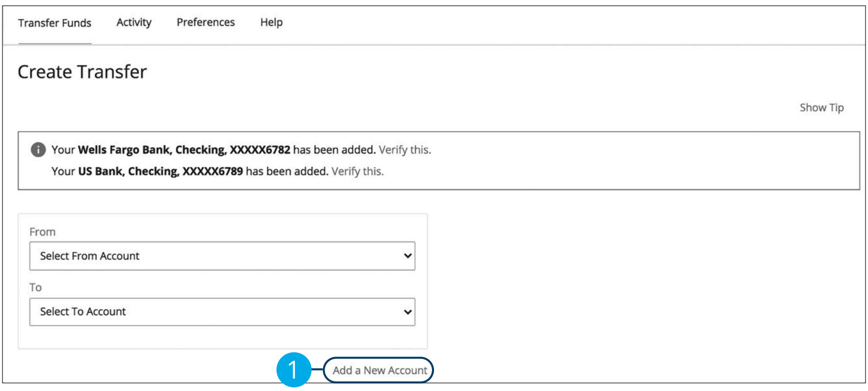
C. Click the "Remove" link to remove an email or mobile number.

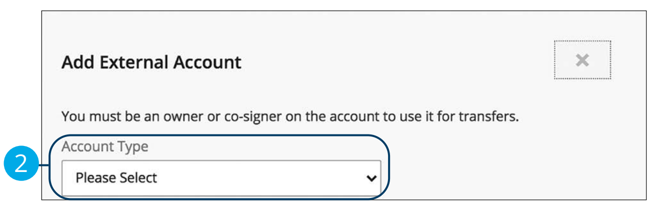
D. Click on a contact to edit their information or delete them.

Transactions

Adding an External Account

Your accounts at other financial institutions can be linked to External Transfer, so you can transfer money between two banks without ever leaving home.

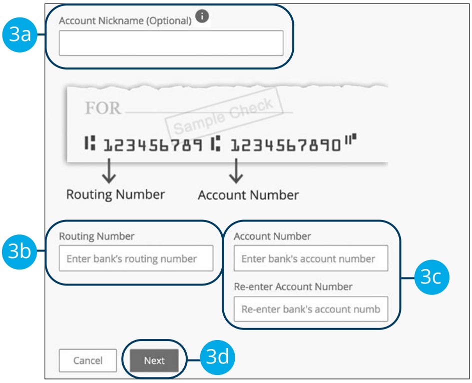


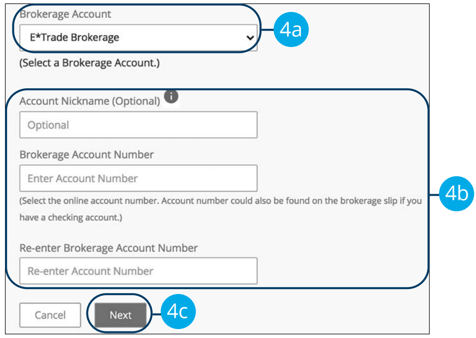


In the **External Transfer** tab.

1. Click the “Add a New Account” link.

2. Select the type of account using the “Account Type” drop-down.





3. For checking, savings, or money market accounts:

   a. (Optional) Enter an account nickname.

   b. Enter the financial institution's routing number. These numbers are located at the bottom of a paper check or deposit slip from your checkbook.

   c. Enter the account number.

   d. Click the **Next** button.

4. For investment accounts:

   a. Select the brokerage account using the "Brokerage Account" drop-down.

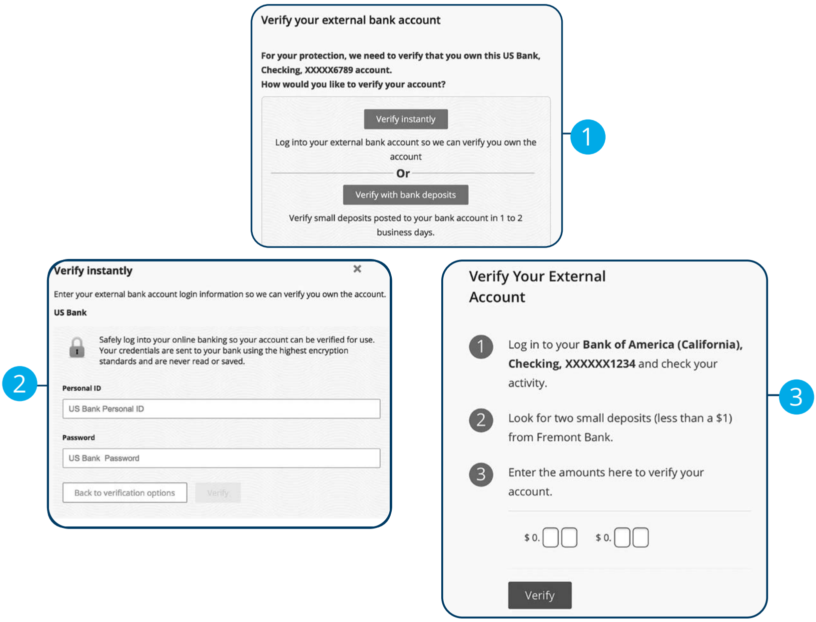
   b. Enter the required information. The requested account information will vary depending upon the brokerage account chosen.

   c. Click the **Next** button.

Transactions

Verifying an External Account

Before you can transfer funds to an account it must be verified



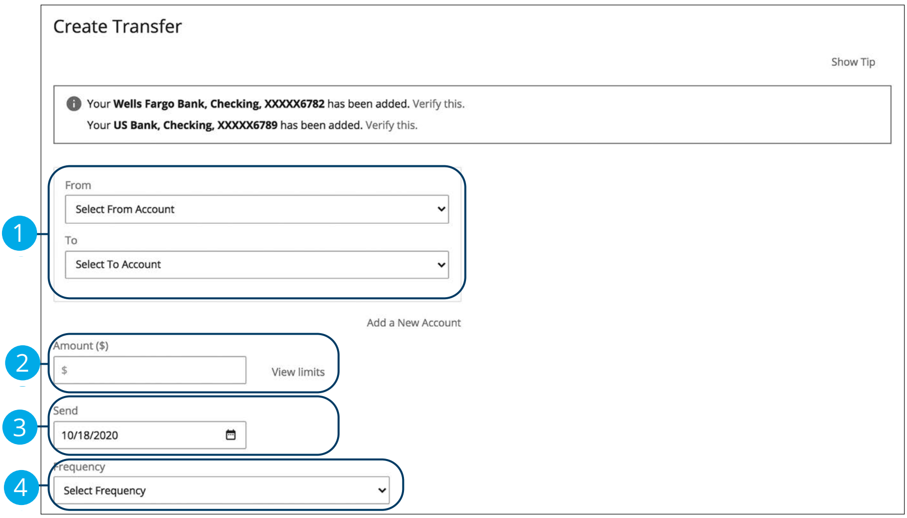
1. Choose how you would like to verify the account.
2. To verify an account instantly, enter your personal ID and password and click the **Verify** button.
3. To verify with bank deposits:
    1. Two small deposits will be made to your external account in 1 to 2 business days. Once the deposits have posted to your account, check your email for instructions on how to return to external transfers and verify the deposit amounts.
    2. Enter the two deposit amounts and click the **Verify** button.

Note: After verifying your account, it will be active and ready for transfers.

Transactions

Sending an External Transfer

Transfer funds between your Fremont Bank account and an account with another bank or credit union or your Fremont Bank loan accounts.



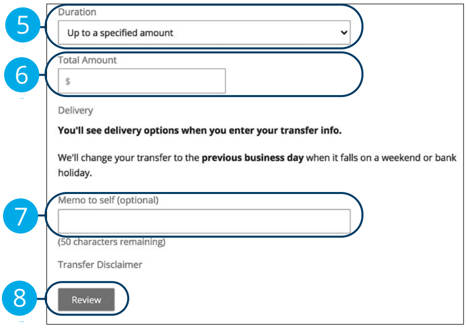
In the **External Transfer** tab.

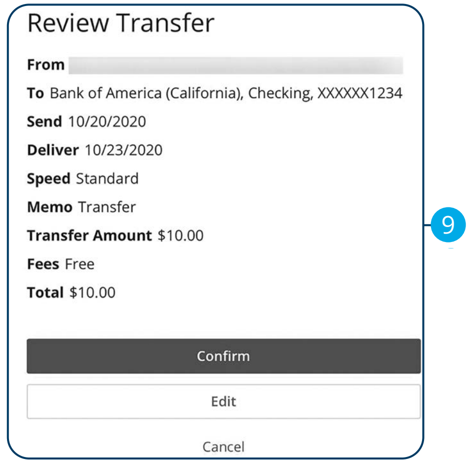
1. Use the drop-downs to select the from and to accounts.

2. Enter the amount to transfer. (Optional) Click the “View limits” link to view transfer limits.

3. Use the calendar feature to select a send date.

4. Use the drop-down to select a frequency.





5. If you would like to set up a recurring transfer, follow the steps below.

  a. Choose a duration for the transfer.

  - **Until I cancel:** Transfers occur on the scheduled frequency until the user cancels the recurring transfer.
  - **Up to a specified amount**: Transfers occur on the scheduled frequency until a specified amount is reached.
  - **Up to a specified number of transfers:** Transfers occur on the scheduled frequency until the designated number of payments have been completed.
  - **Until a specified date:** Transfers occur on the scheduled frequency until the designated end-date.

6. Enter an amount, total number of transfers or end date if necessary.

7. (Optional) Enter a memo to self.

8. Click the **Review** button.

9. Review the transfer and click the **Confirm** button.

Note: We'll email you when a transfer is complete. We'll also display your transfers for the past 180 days on the Activity page.

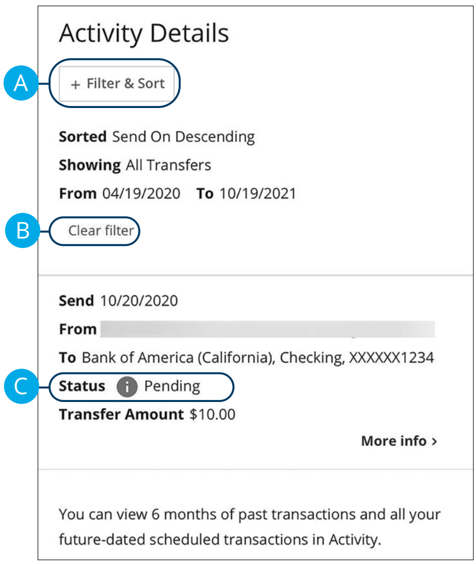
Transactions

Managing External Transfers

All transfers initiated in the last 180 days through external transfers appear on the activity page.

Activity Page Overview

In the **External Transfer** tab, click **Activity**.



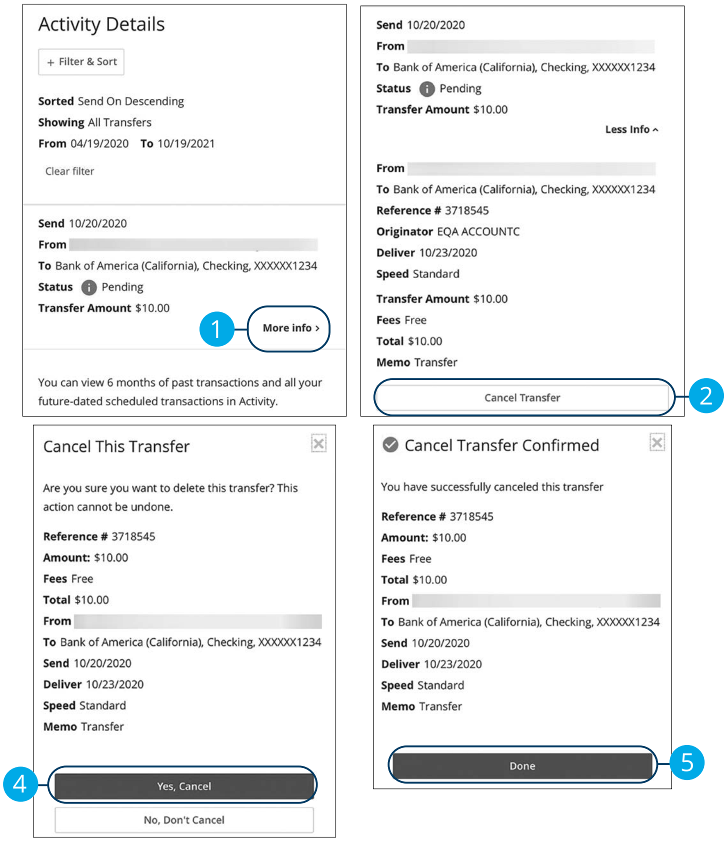
A. Use filters to sort the transfers.

B. Click the "Clear filter and show all" link to clear the filters and show all of your transfers.

C. Each transfer has a status. Click the icon to see the definitions for each status.

Canceling Transactions

You can also cancel pending transfers up until their process date.



In the **External Transfer** tab, click **Activity**.

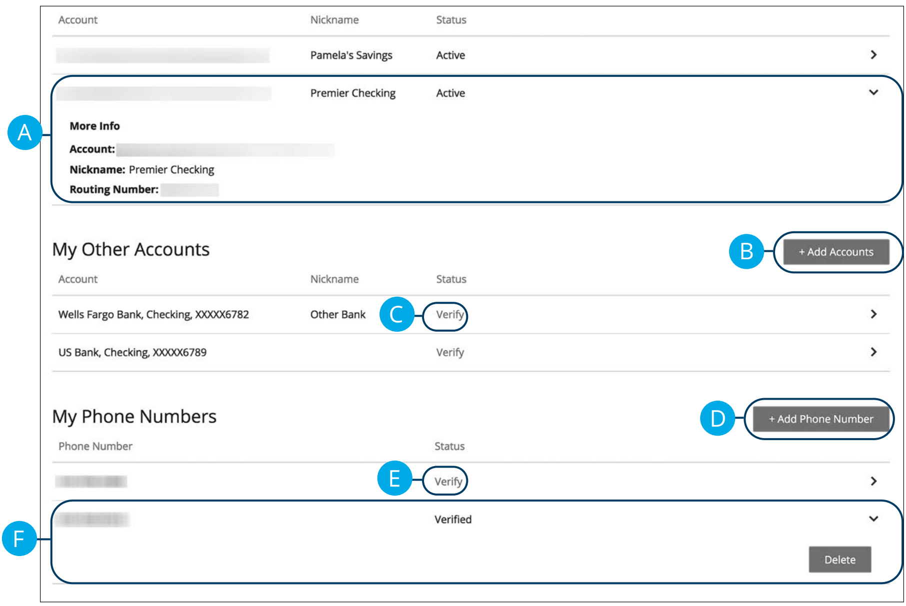
1. Click the “More Info” link next to the pending transfer you would like to cancel.
2. Click the **Cancel Transfer** button.
3. For recurring transfers, decide if you would like to cancel just the next recurring transfer, or all the remaining transfers.
4. Click the **Yes, Cancel** button.
5. Click the **Done** button when you are finished. The transfer’s status will change to “Canceled.”

Transactions

External Transfer Preferences

From the external transfer preference page you can view additional details about your accounts, add or verify new accounts or add or verify your phone numbers.

In the **External Transfer** tab, click **Preferences**.



A. Click on an account to view additional details.

B. Click the **Add Accounts** button to add a new account. See page 56 for more details.

C. Click the “Verify” link next to an account to verify it. See page 58 for more details.

D. Click the **Add Phone Number** button to add a new phone number.

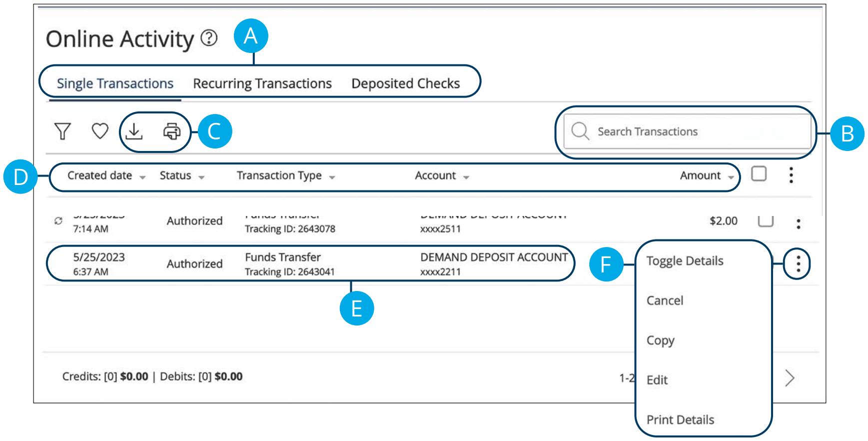
E. Click the “Verify” link next to a phone number to verify it.

F. Click on a phone number and click the **Delete** button to delete it.

Transactions

Online Activity Overview

All transactions initiated through Online Banking or through our app appear in Online Activity. All online banking transactions including single & recurring funds transfers, mobile deposit history displays within Online Activity along with stop payments and address changes.



In the **Transactions** tab, click **Online Activity**.

A. Click an appropriate tab to view **Single Transactions, Recurring Transactions,** or **Deposited Checks**.

B. Use the search bar to find transactions within that account.

C. Print the Online Activity page by clicking the icon. Export your transactions into a different format by clicking the icon.

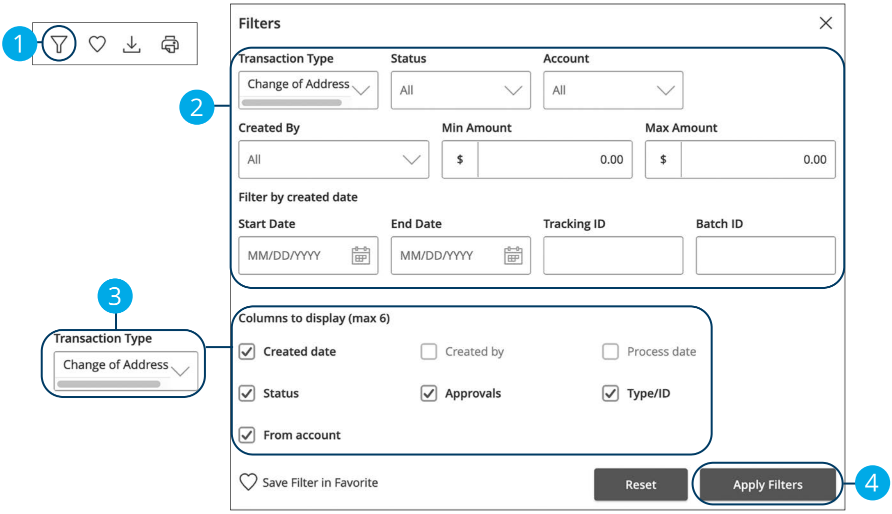
D. Click the ▼ icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.

E. Click on a transaction to view more details.

F. Click the ⋮ icon to perform additional functions.

Using Filters

What appears on Online Activity can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.

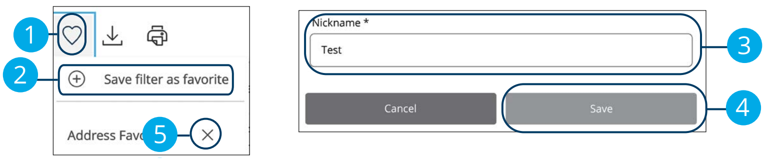


In the **Transactions** tab, click **Online Activity**.

1. Click the icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the "Transaction Type" drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply Filters** button when you are finished.

Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of Online Activity to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.



In the **Transactions** tab, click **Online Activity**.

1. Click the icon.

2. Click the “+ Save as New” link to create a new favorite template.

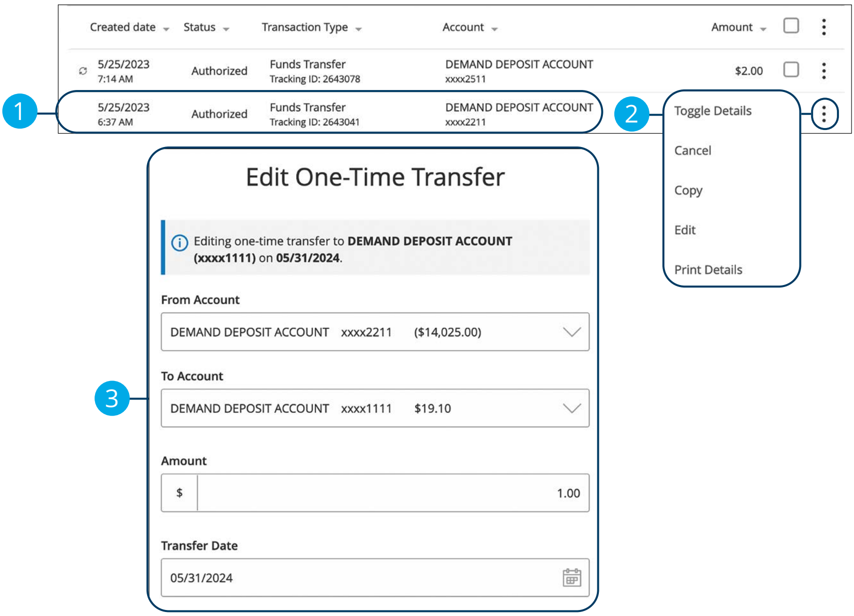
3. Enter a nickname for your new custom view.

4. Click the **Save** button when you are finished.

5. Click the **X** icon to remove a custom view from your Favorites.

Editing Transactions

Online Activity only shows pending transactions initiated within Online Banking not yet posted to your account.



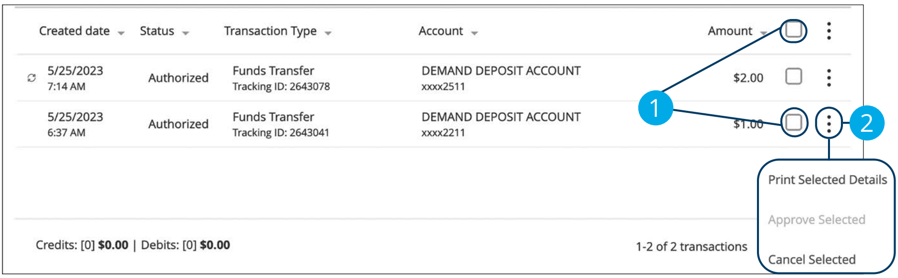
In the **Transactions** tab, click **Online Activity**.

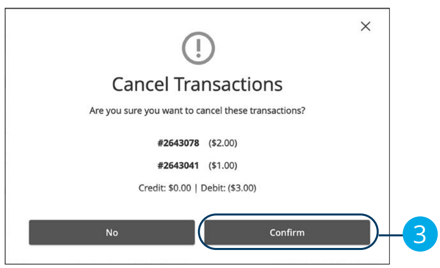
1. Browse through your pending transaction and locate the transaction you would like to edit. Create a custom list of transactions using these filters.
2. Click the ⋮ icon and click “Edit.”
3. Make the necessary edits and then click the **Transfer Funds** button when you are finished.

Note: If you edit a recurring transaction in the Single Transaction tab, you will only edit that single occurrence. To edit an entire series, you must visit the **Recurring Transactions** tab in Online Activity.

Canceling Transactions

Online Activity shows all pending transactions that have not posted to your account. You can cancel pending transactions up until their process date.





In the **Transactions** tab, click **Online Activity**.

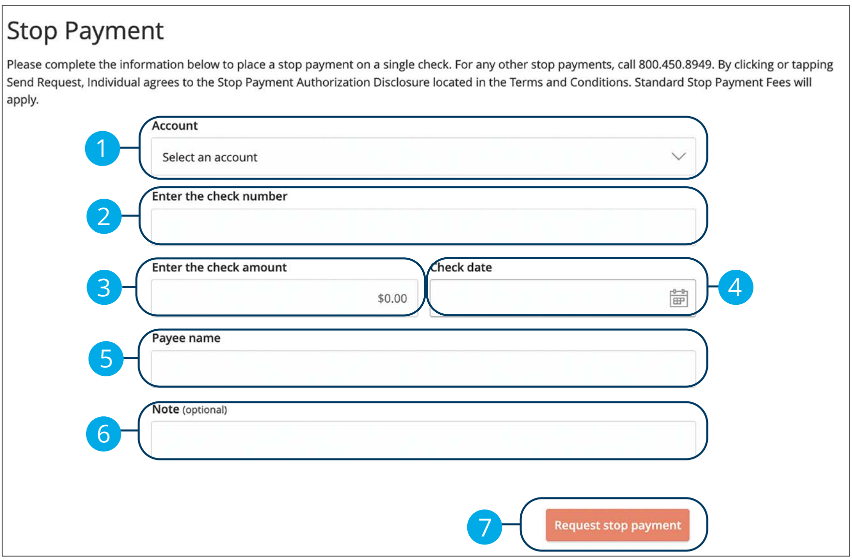
1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between the Amount column and the ⋮ icon to select all transactions.
2. Click the ⋮ icon and click "Cancel Selected."
3. Click the **Confirm** button when you are finished. The status then changes to "Canceled" on the Online Activity page.

Note: If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the **Online Activity**.

Services

Stop Payment Request

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being processed. Once approved, the stop payment remains in effect for a specific amount of time. If you need the current fee information, please call us during our business hours at 866-221-1136.



In the **Other** tab, click **Stop Payment**.

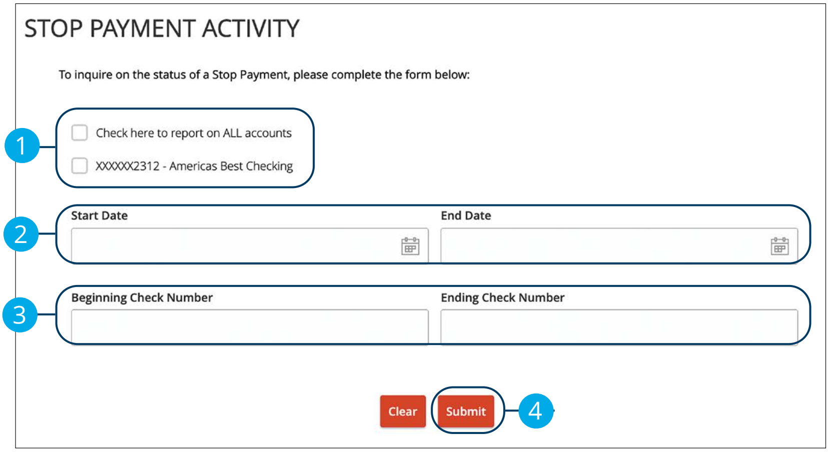
1. Select the appropriate account using the drop-down.
2. Enter the check number.
3. (Optional) Enter the amount.
4. (Optional) Enter the date of the check using the calendar feature.
5. (Optional) Enter the payee.
6. (Optional) Enter a note.
7. Click the **Request stop payment** button when you are finished.

Note: You can view the approval status of a stop payment in Online Activity.

Services

Stop Payment Activity

To inquire on the status of a Stop Payment, please complete the form below:



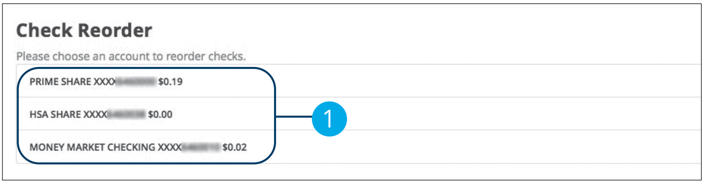
In the **Other** tab, click **Stop Payment Activity**.

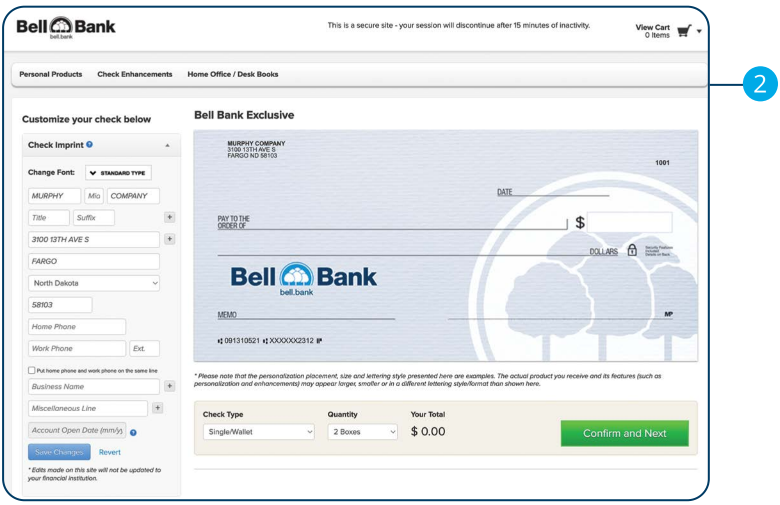
1. Select an account.
2. Enter a date range.
3. Enter a check number range.
4. Click the **Submit** button.

Services

Check Reorder

If you've previously ordered checks through Bell Bank, you can conveniently reorder checks online at any time on our trusted vendor's website.





In the **Other** tab, click on **Order Checks**.

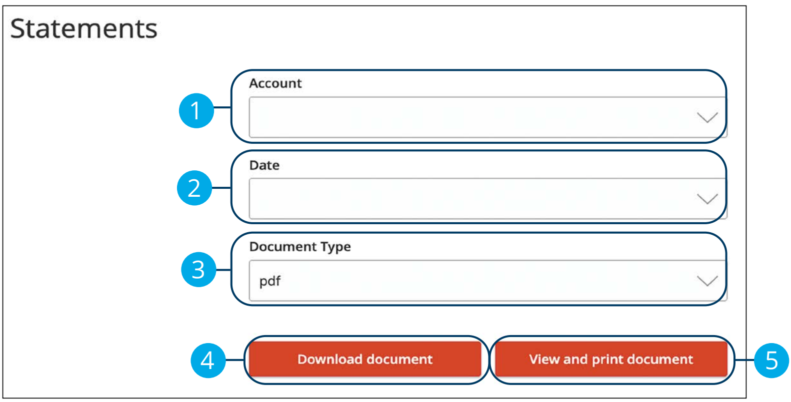
1. Choose the account you want checks ordered for.
2. Complete your order on our vendor's website.

Note: If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

Services

Statements

The Statements feature is a great virtual filing system for your bank statements, saving you paper. By storing your statements electronically, your account information is always readily available when you need it.



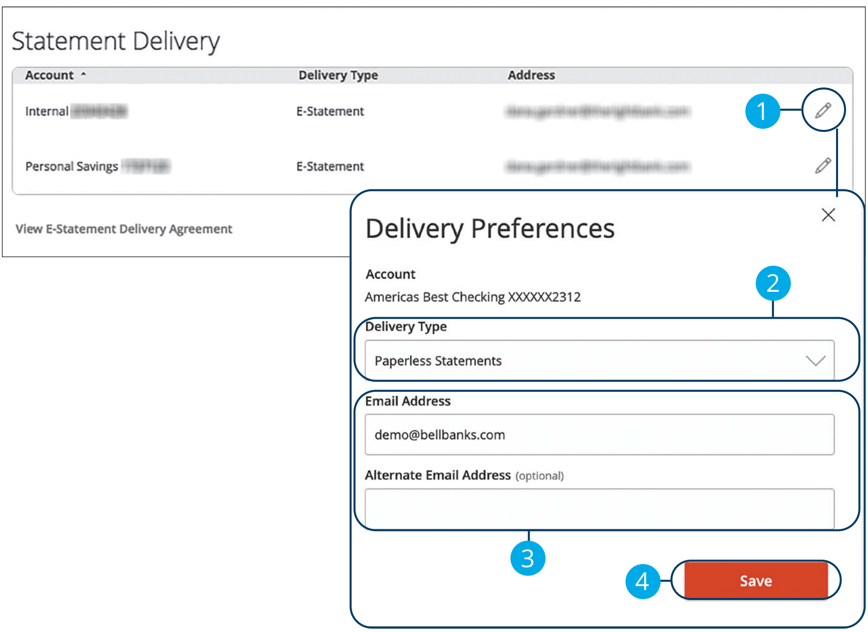
In the **Statements** tab, click **View Statements**.

1. Choose an account to work with using the “Account” drop-down.
2. Choose a date for the statement using the “Date” drop-down.
3. Use the “Document Type” drop-down to select a file format.
4. Click the **Download document** button to download the document.
5. Click the **View and print document** button to view and print the document.

Services

Statement Delivery

You can change how you like to receive your monthly statements for your primary account. Paper statements are physically delivered to you in the mail, while E-Statements are sent in PDFs through email.



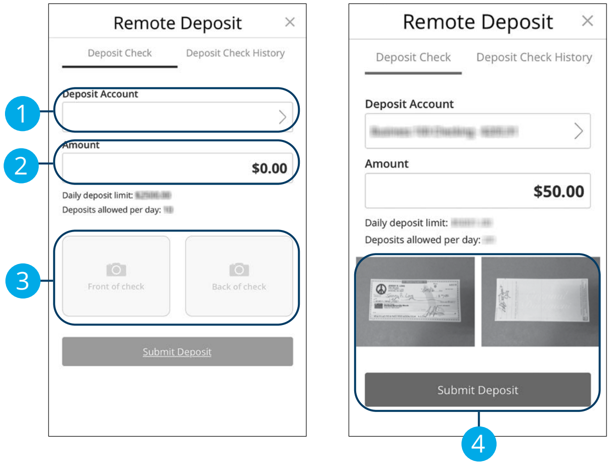
In the **Statements** tab, click **Paperless Enrollment**.

1. Edit or add a delivery destination by clicking the icon at the end of the account line.
2. Use the drop-down to choose your “Delivery Type.”
3. Add or change your email address and/or alternate email address.
4. Click the **Save** button when you are finished.

Services

Mobile Deposits

With a snap of a photo, you can deposit checks into your Online Banking account.



Note: This feature is only available when using our mobile app on your device.

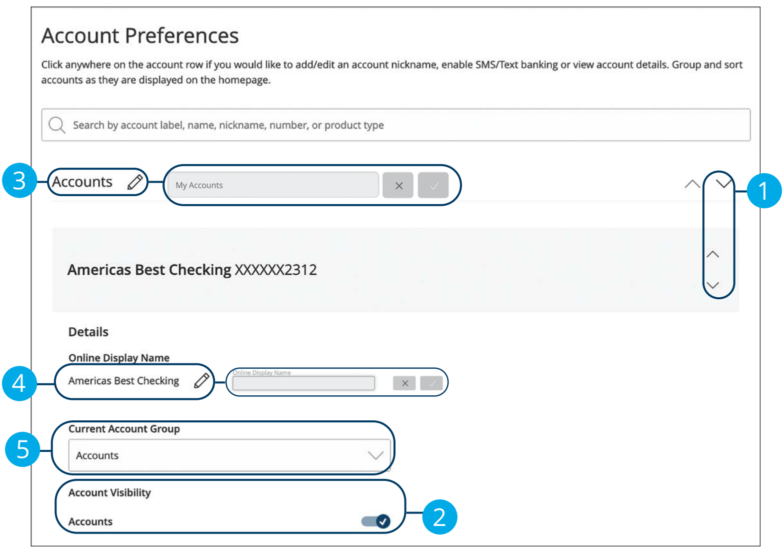
Log in to our Bell Bank Mobile Banking app. In the **Services** tab, select **Deposit Check**.

1. Choose the account you would like the check deposited to.
2. Input the dollar amount of the check.
3. Sign the back of the check and write “For Mobile Deposit Only,” then tap the **Front of check** and **Back of check** buttons to take an image of the front and back of the check.
4. Verify that all four corners of the check are visible and all elements are legible, then tap the **Submit Deposit** button when finished.

Settings

Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. Account names and the order in which they appear on the home page, as well as the order of account groups and account group names, can be changed in Account Preferences to suit your needs.



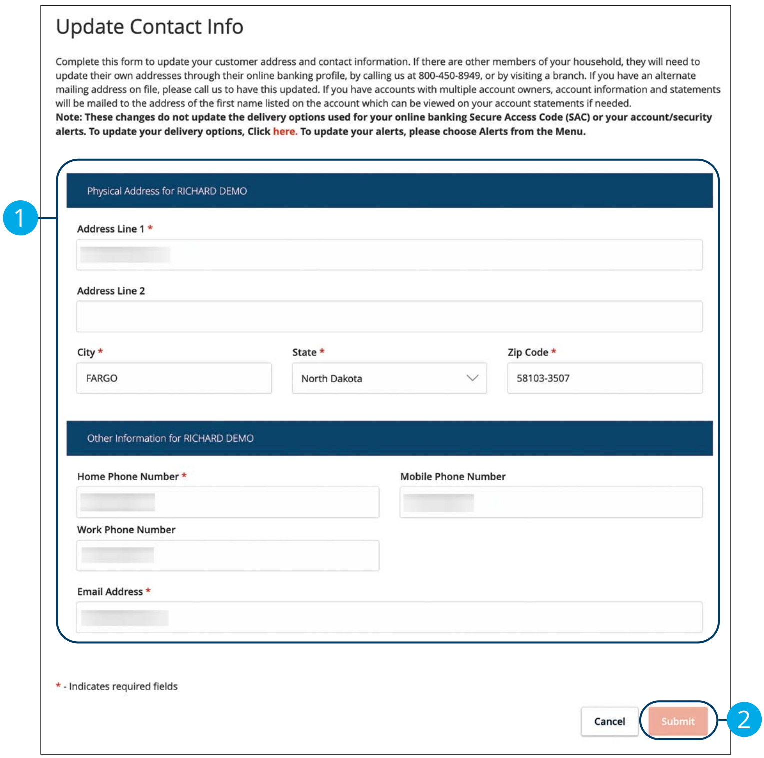
In the **Other** tab, click **Account Preferences**.

1. Select the up or down arrows on the right side to change the order of your accounts.
2. Use the **Account Visibility** switch to toggle whether or not your account is visible on the Home page.
3. Click the icon to change the nickname of a group or an account. Make your changes and click the checkmark to save it.
4. Click the icon to change the Online Display Name of an account. Make your changes and click the checkmark to save it.
5. Use the “Account” drop-down to change the group that account is in.

Settings

Updating Your Contact Info

It is important to keep Bell Bank updated with your most current contact information. We have made it simple for you to edit your personal data.



In the **Other** tab, click **Update Your Contact Info**.

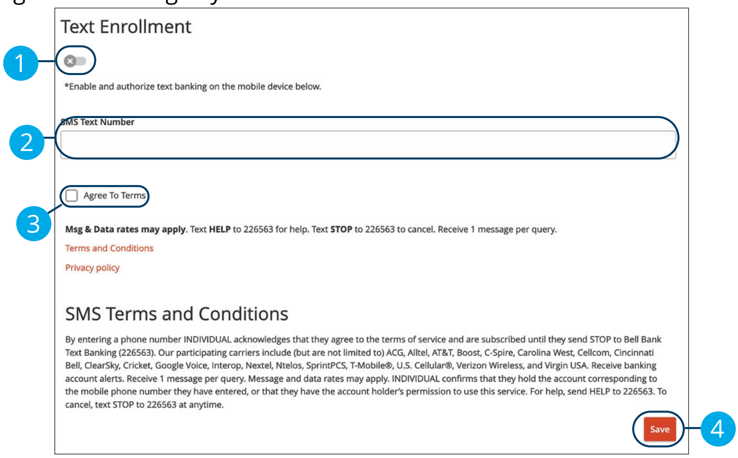
1. Update your contact information.
2. Click the **Submit** button when you are finished.

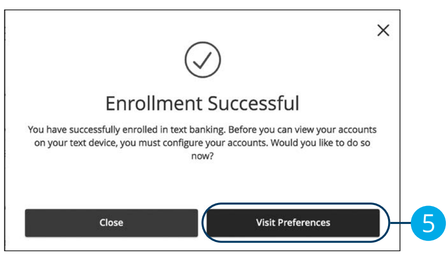
Note: This does not change your secure access delivery points. To make changes to your secure delivery information, visit the **Security Preferences** tab and edit Secure Delivery.

Settings

Text Enrollment

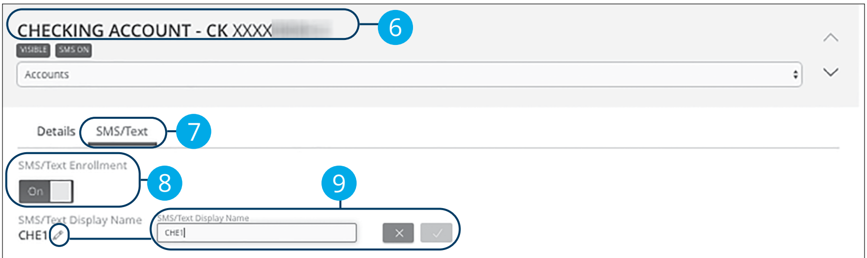
Text Banking allows you to manage your accounts on the go. Once enrolled, you can check balances, review account history and transfer funds from your Online Banking account using any text-enabled device.





In the **Alerts** tab, click **Text Banking**.

1. Toggle the **Text Enrollment** switch from "Off" to "On."
2. Enter your SMS text number.
3. Read the terms and conditions, and check the box next to "Agree To Terms."
4. Click the **Save** button when you are finished.
5. Click the **Visit Preferences** button to be taken to the Accounts feature.



Note: Once you've signed up for Text Banking, you should receive a text confirmation.

6. Select an account you want to enroll in text banking.

7. Click the **SMS/Text** tab.

8. Toggle the **SMS/Text Enrollment** switch from "Off" to "On."

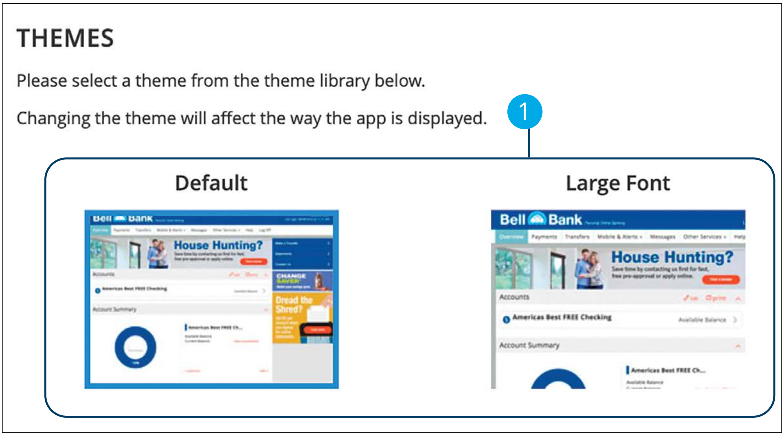
9. (Optional) Click the icon to change the SMS/Text Display Name. Make your changes and click the check mark to save it.

Commands for Text Banking	
Text Command Options to 226563 for the Following Information:	
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on Text Banking
STOP	Stop all text messages to the mobile device (for Text Banking and SMS alerts/notifications)
START	Enable message send/receive for Text Banking

Settings

Themes

We want Online Banking to match your personality and feel comfortable, which is why you can customize your themes. Once selected, these changes are immediately applied to all of your devices.



In the **Other** tab, click **Themes**.

1. Click on a theme to change it.

Note: Choosing a different theme may change the placement of options within Online Banking.

Settings

Accessibility

We want Online Banking to be useful and accessible to everyone. High contrast mode lightens the menu on the left side of the screen for better visibility.

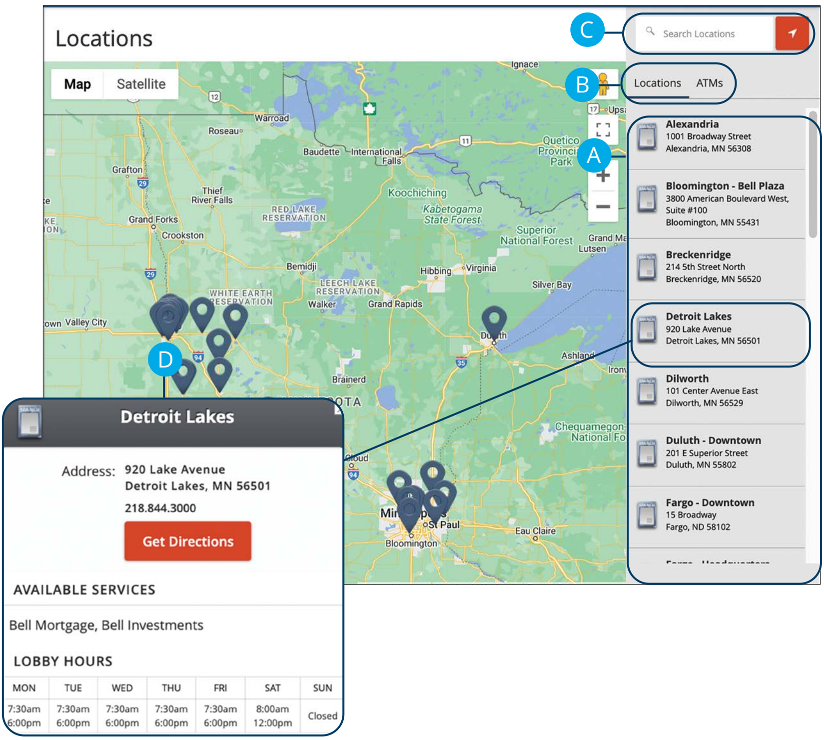
In the **Other** tab, click **Accessibility**.

1. Check the box next to "Enable high contrast mode."

Locations

Branches and ATMs

If you need to locate a Bell Bank branch or ATM, the interactive map below can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.



In the **Other** tab, click **Locations & ATMs**.

A. Details about branches or ATMs are displayed on the right side of the page.

B. You can locate a Bell Bank branch or ATM by clicking the appropriate button.

C. The search bar allows you to find specific Bell Bank branches.

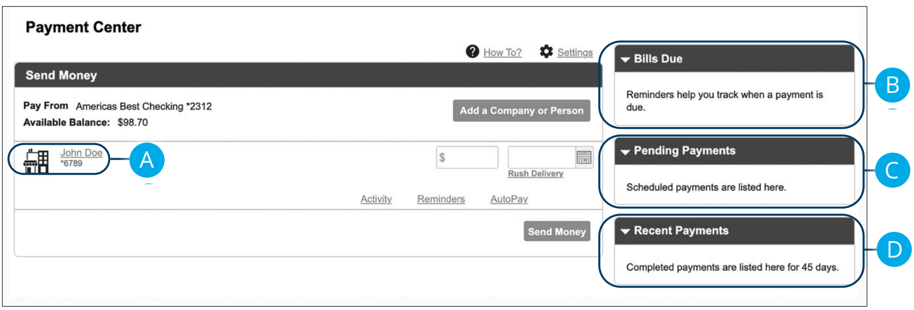
D. Bell Bank locations or ATMs are marked, along with your location. Click a branch for additional details such as phone numbers, directions, lobby hours and drive-thru hours.

Bill Pay

Overview

Bill Pay with Bell Bank allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

The first time that you click the **Bill Pay** tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.



Click the **Bill Pay** tab.

A. All your payees are listed on the left side of your screen.

B. All your existing reminders appear in the right side panel.

C. Your pending transactions appear in the right side panel under “Pending Payments.”

D. You can view your transaction history for the last 45 days in the right side panel under “History Payments.”

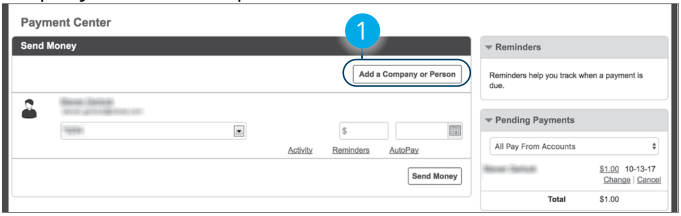
Bill Pay

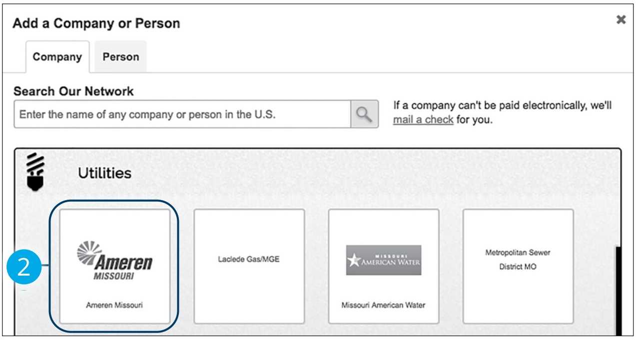
Creating a Payee

The individual that receives your payments is known as a payee. You can pay just about any company, loan or account using our bill pay system. The information printed on your bill is all you need to set up a company as a payee. When creating your payee, there are two types of companies you can add: Known and unknown.

Known Company

A Known Company is one that is preloaded in our database.

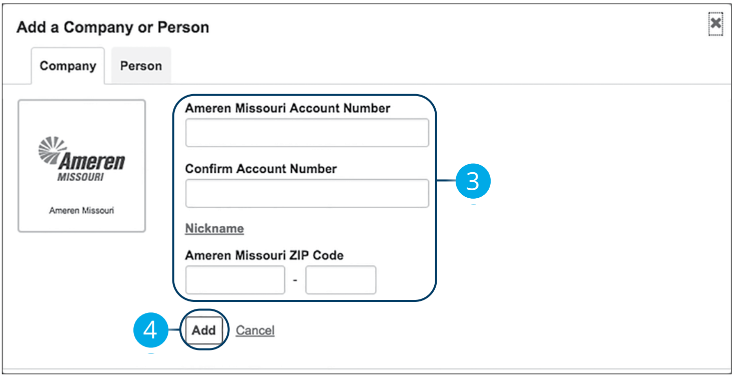




Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.

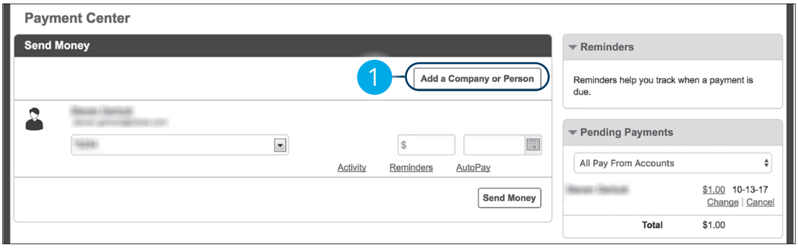
2. Select your company from the list.

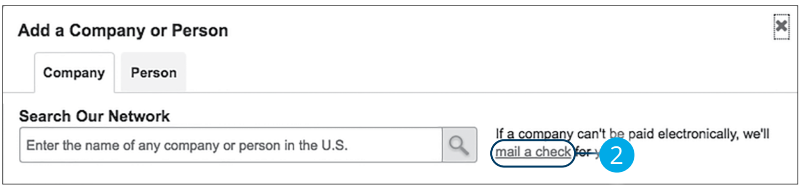


3. Enter the required information. Fields may vary depending on which company you are adding.
4. Click the **Add** button when you are finished.

Unknown Company

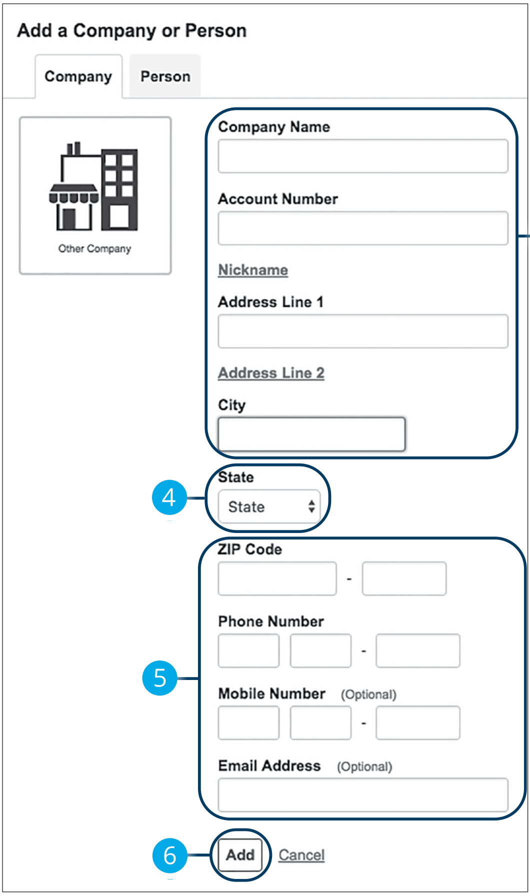
If you have a payee who is not in our system, no problem! You can add their contact information, but you may not be able to send a Rush Delivery or sign up for eBills.





Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.
2. Click the “mail a check” link.



3. Enter the company name, account number, street address and city.

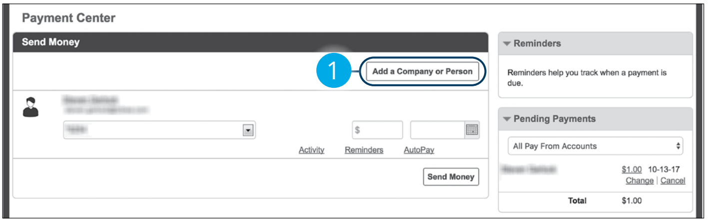
4. Select the state from the drop-down.

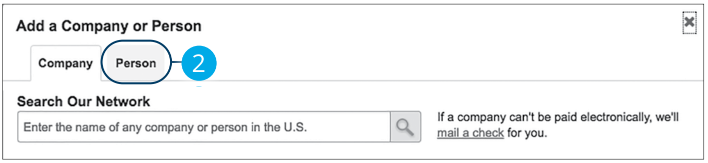
5. Enter the zip code, phone number, mobile number and email address.

6. Click the **Add** button when you are finished.

Person

You can pay anyone, such as a baby-sitter, dog-walker or a freelance worker, by creating them as a payee in our online bill pay system.

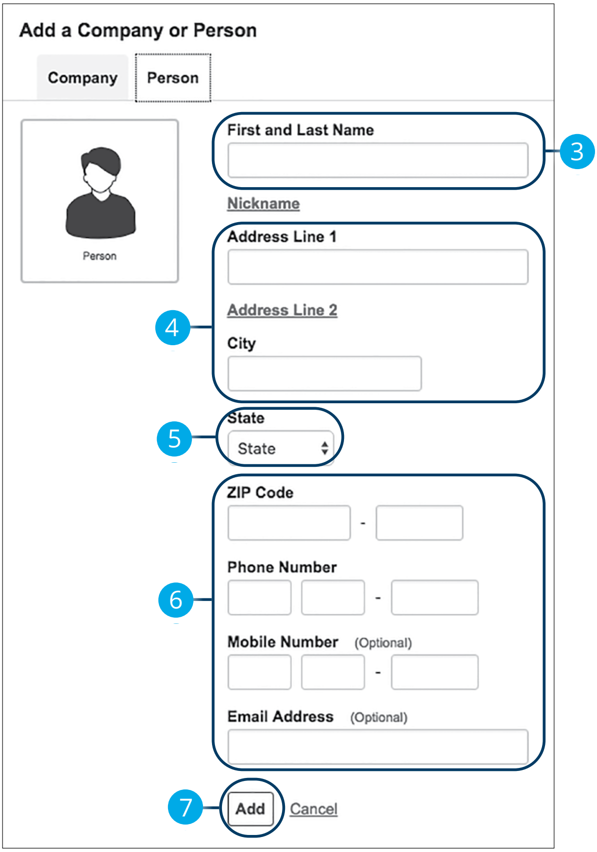




Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.

2. Click the Person tab.



3. Enter the payee's first and last name.

4. Enter their street address and city.

5. Select the state from the drop-down.

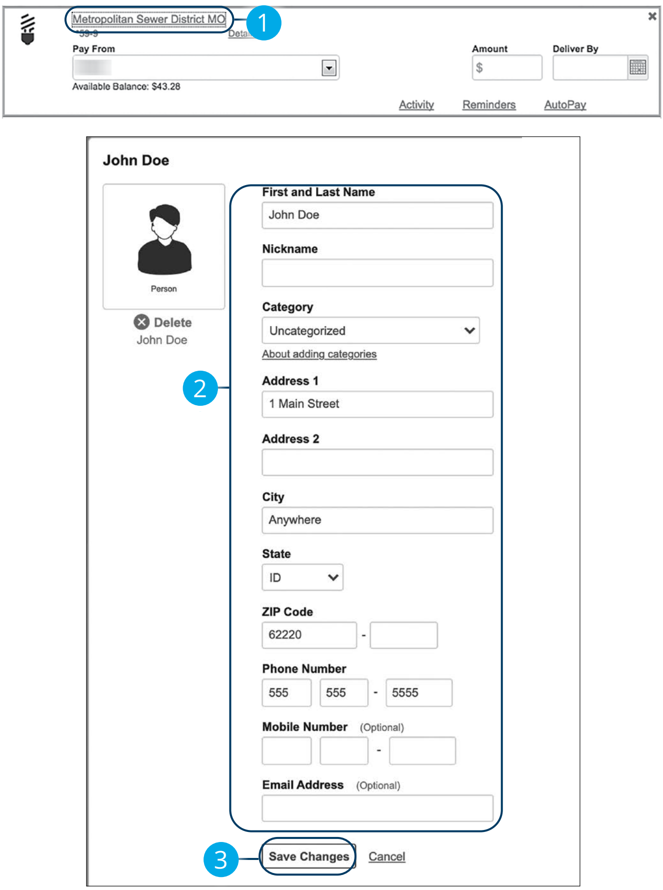
6. Enter their zip code, phone number, mobile number and email address.

7. Click the **Add** button when you are finished.

Bill Pay

Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.



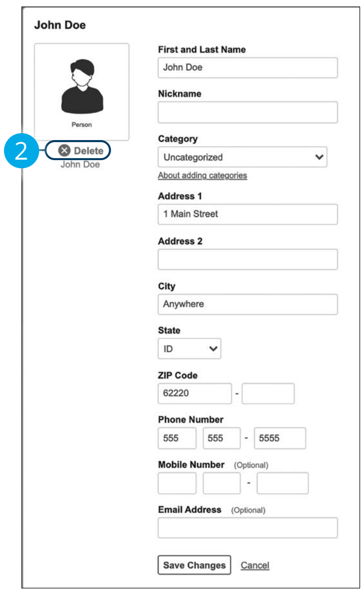
Click the **Payment Center** tab.

1. Select a payee.
2. Make the necessary changes.
3. Click the **Save Changes** button when are you finished making changes.

Bill Pay

Deleting a Payee

If a payee is no longer needed, you can permanently delete them. This does not erase data from an existing payment using that payee.



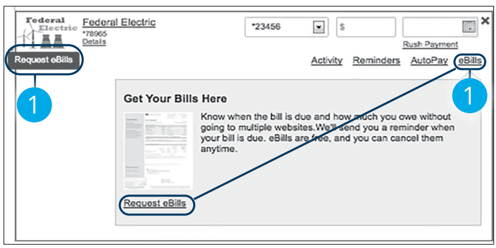
Click the **Payment Center** tab.

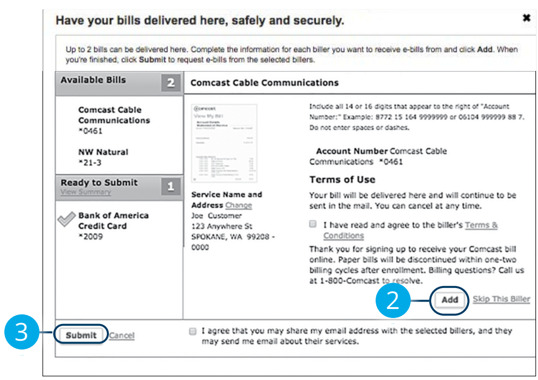
1. Select a payee.
2. Click the “Delete” link.
3. Click the **Delete** button to permanently delete your payee.

Bill Pay

eBills

You can go paperless and receive your bills electronically within our bill pay system. Major credit card companies, automotive finance companies and utility companies are preloaded in our system, and these present billers can be set up as an eBill.





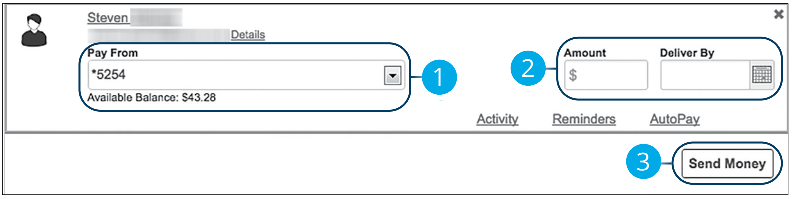
Click the **Payment Center** tab.

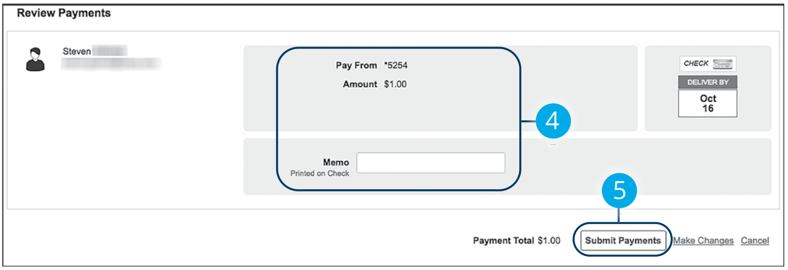
1. Click on the Request eBills icon or "eBills" link.
2. Click the **Add** button for each biller you would like to add to eBills.
3. Click the **Submit** button when you are finished.

Bill Pay

Schedule Payments

It is easy to pay your bills once you set up payees. When you click on the Payments tab, you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.





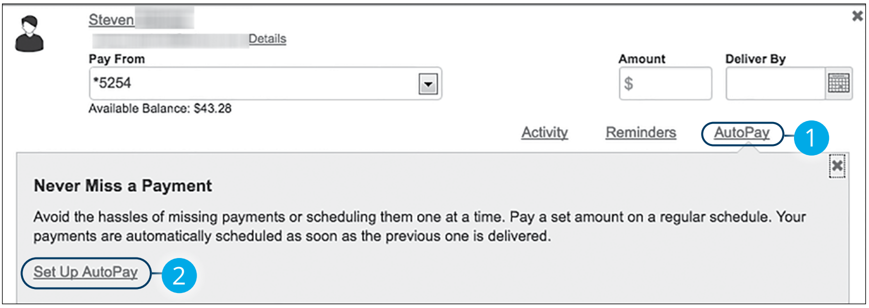
Click the **Payment Center** tab.

1. Use the drop-down and select an account to withdraw from.
2. Enter the amount of your bill and use the calendar feature to select the payment due date.
3. Click the **Send Money** button.
4. Review the payment information.
5. Click the **Submit Payments** button when you are finished.

Bill Pay

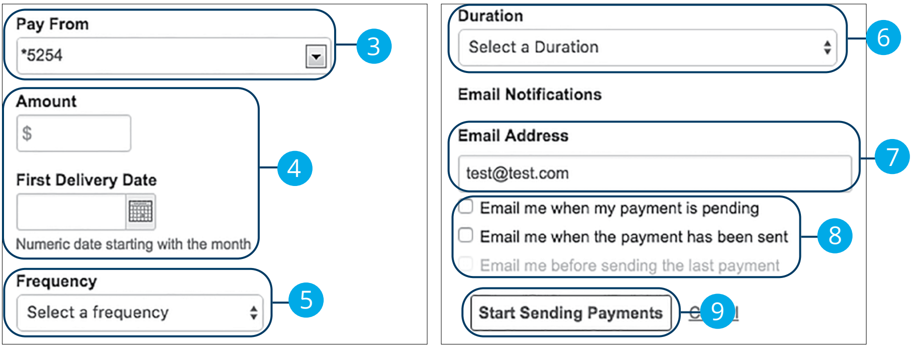
Automatic Payments

Our Automatic Payments feature keeps you ahead of your repeating payments. Setting up an automatic payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.



Click the **Payment Center** tab.

1. Click the “AutoPay” link
2. Click the “Set Up AutoPay” link.



3. Use the drop-down and select an account to withdraw from.

4. Enter the amount of your bill and use the calendar feature to select the payment due date.

5. Use the drop-down to select the frequency.

6. Select the duration of the payments using the drop-down.

7. Enter your email address.

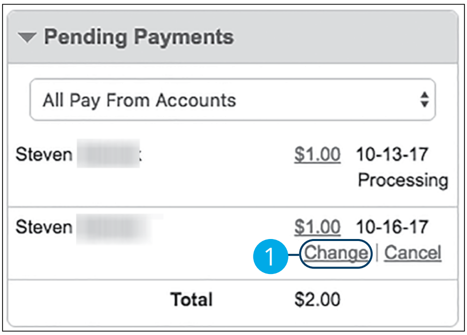
8. Check the appropriate boxes indicating when you would like to be notified.

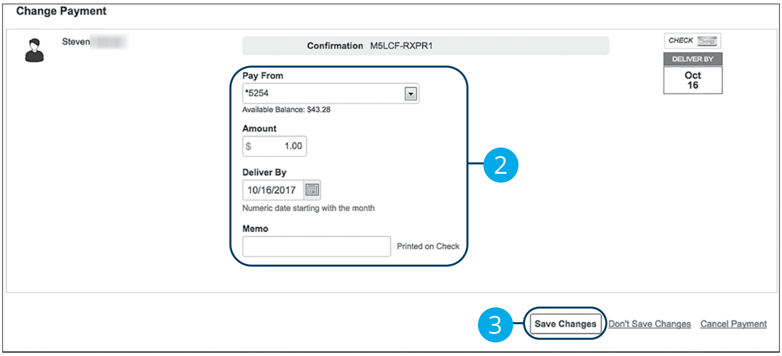
9. Click the **Start Making Payments** button when you are finished.

Bill Pay

Editing Pending Payments

You can change a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.





Click the **Payment Center** tab and locate the **Pending Payments** box.

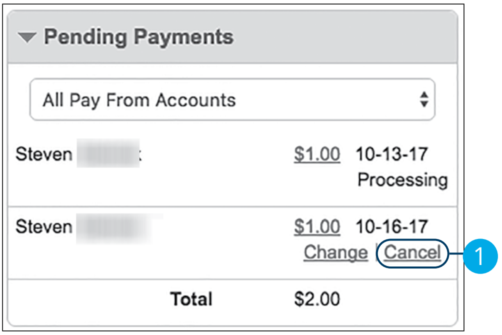
1. Click the “Change” link.
2. Make the necessary changes.
3. Click the **Save Changes** button when you are finished making changes.

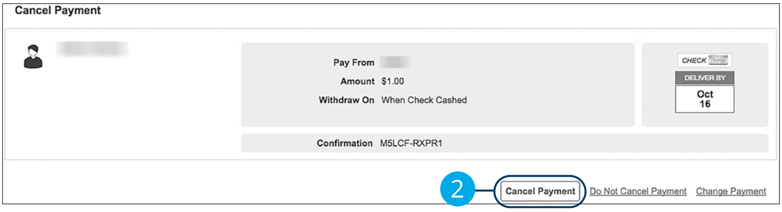
Note: There is a limited amount of time to edit a payment. If a pending payment does not show the option to make changes, you will be unable to edit the payment.

Bill Pay

Cancel Pending Payments

You can cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.





Click the **Payment Center** tab and locate the **Pending Payments** box.

1. Click the "Cancel" link if you do not wish to process the payment.
2. Click the **Cancel Payment** button to permanently delete your payment.

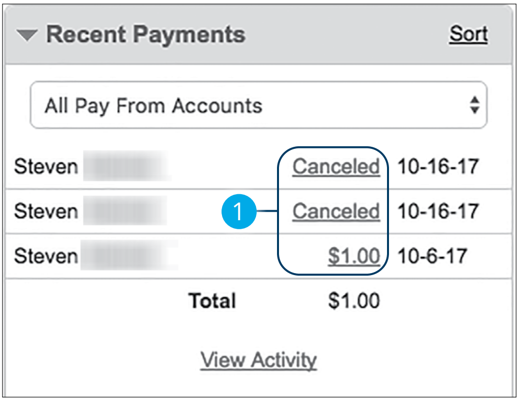
Note: There is a limited amount of time cancel a payment. If a pending payment does not show the option to cancel the payment, you will be unable to cancel the payment.

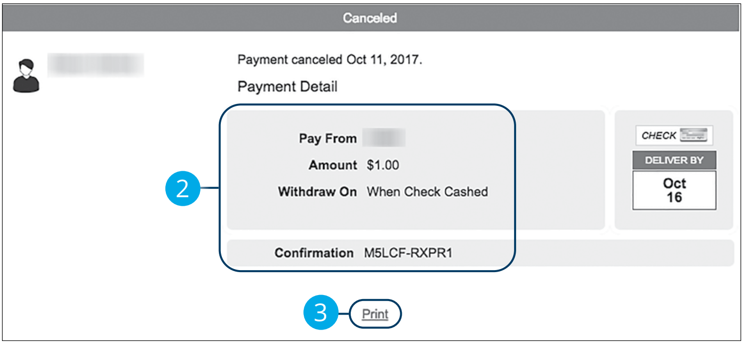
Bill Pay

Viewing Transaction Details

Single Transaction

You can view the details of a single transaction within the Recent Payments panel on the Payment Center page.



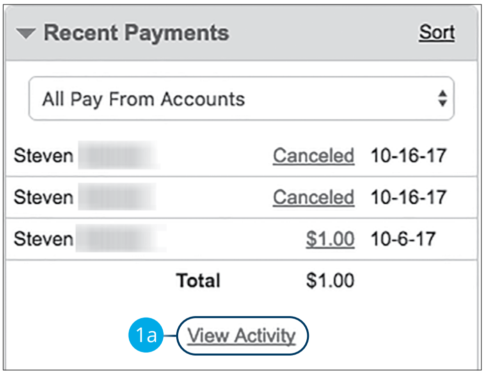


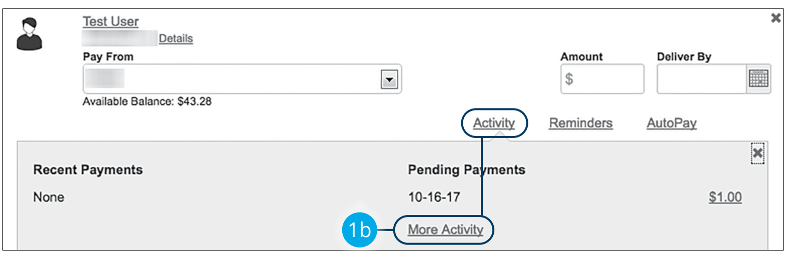
Click the **Payment Center** tab and locate the **Recent Payments** box.

1. Click the status of the payment.
2. View payment details.
3. (Optional) Click the "Print" link to print payment details.

Multiple Transactions

You can view all of your previous transactions or transactions sent to a specific payee from the Payment Center page.



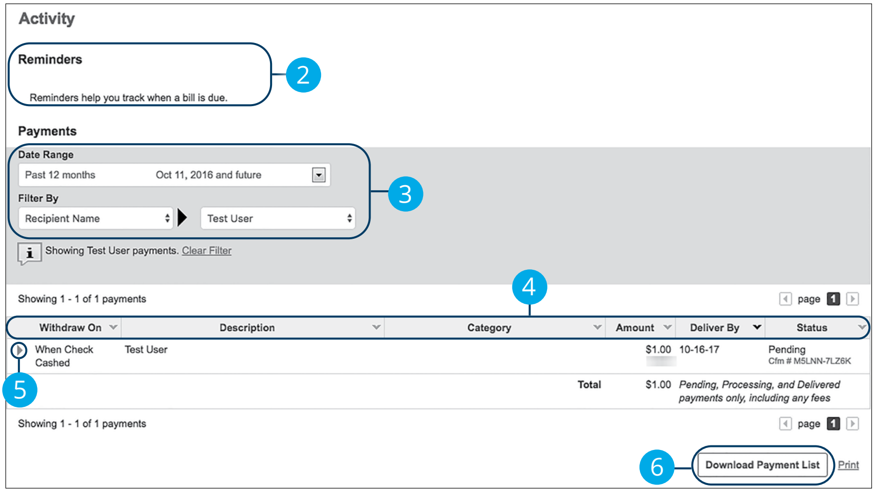


Click the **Payment Center** tab and locate the **Recent Payments** box.

1. You can view all previous payments or payments that are sent only to a specific payee.

  a. Click the “View Activity” link under the Recent Payments panel to view all payments.

  b. Click the “Activity” link then the “More Activity” link under a specific payee to view all payments sent to that payee.

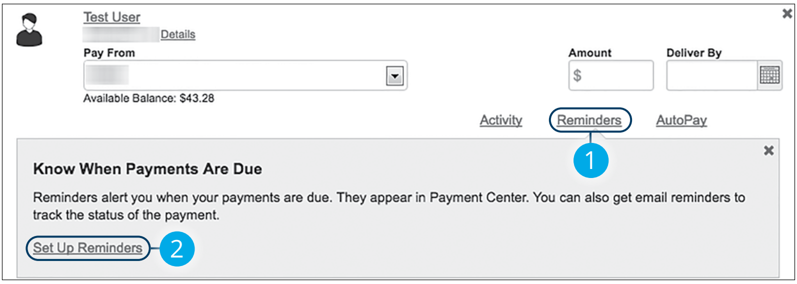


2. View your reminders set for this transaction.
3. Use the filters to help locate a specific transaction.
4. Click the icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
5. Click the icon to view details of a specific transaction.
6. Click the **Download Payment List** button to keep a documented list of your transactions

Bill Pay

Creating a Reminder

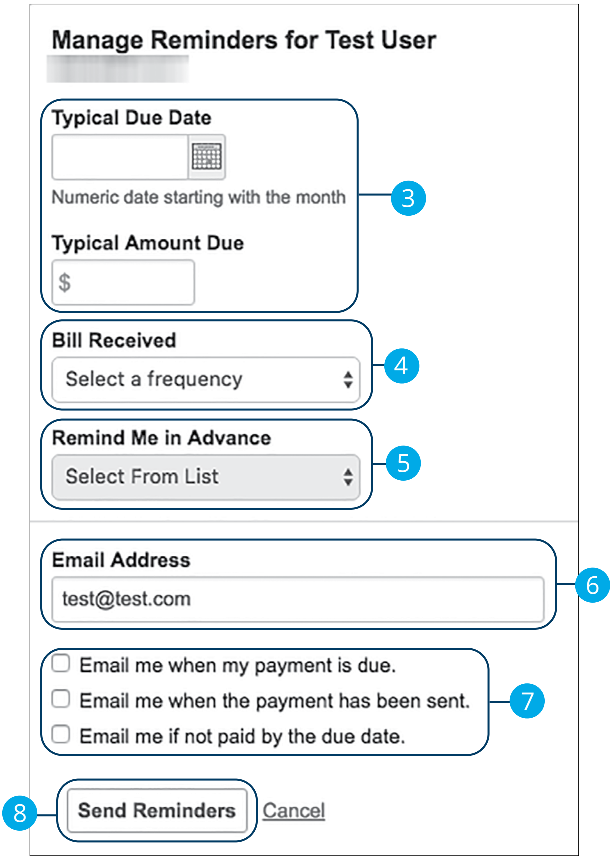
Setting up a reminder within your online bill pay can help you make sure all of your bills get paid on time. You can set up reminders to let you know when an eBill is available, a recurring payment processes or when a transaction is scheduled. You can also choose if you want to receive your alerts by email or mobile.



Click the **Payment Center** tab.

1. Click the “Reminders” link.

2. Click the “Set Up Reminders” link.



3. Use the calendar feature to select the typical due date and the amount due.

4. Use the "Bill Received" drop-down and select the frequency of the bill.

5. Use the drop-down and choose when to receive a notification.

6. Enter your email address.

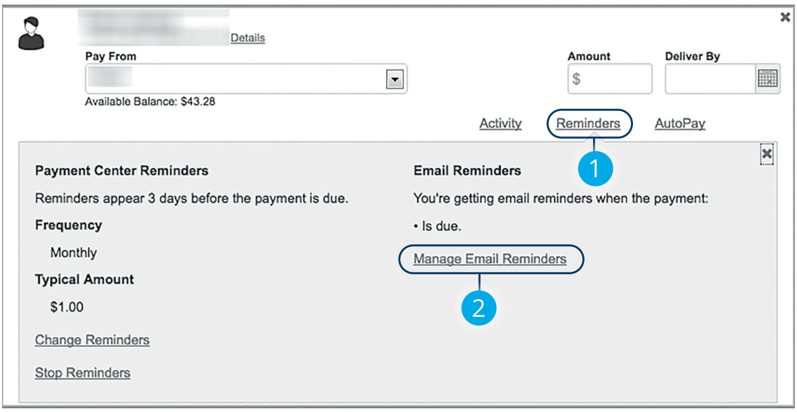
7. Check the appropriate boxes indicating when you would like to be notified.

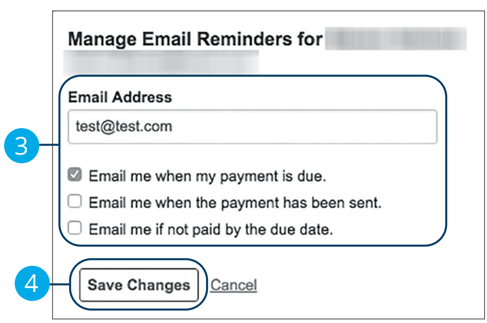
8. Click the **Send Reminders** button when you are finished.

Bill Pay

Managing Reminders

You can manage which reminders you would like sent to your email.





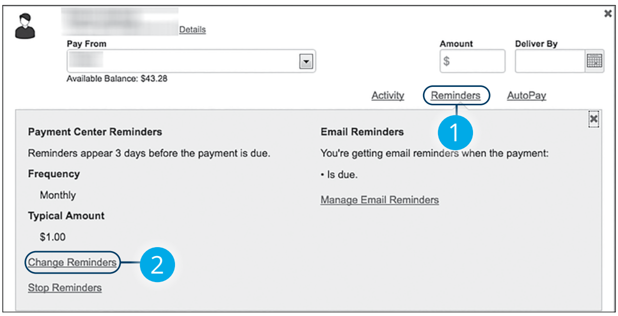
Click the **Payment Center** tab.

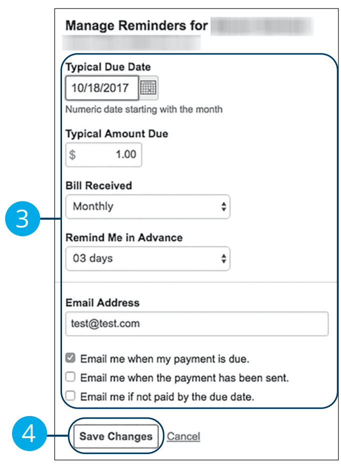
1. Click the “Reminders” link.
2. Click the “Manage Email Reminders” link.
3. Make the necessary changes.
4. Click the **Save Changes** button when you are finished making changes.

Bill Pay

Editing Reminders

If details to a payment change, you can make updates to your existing reminders to ensure all payments are paid on time.





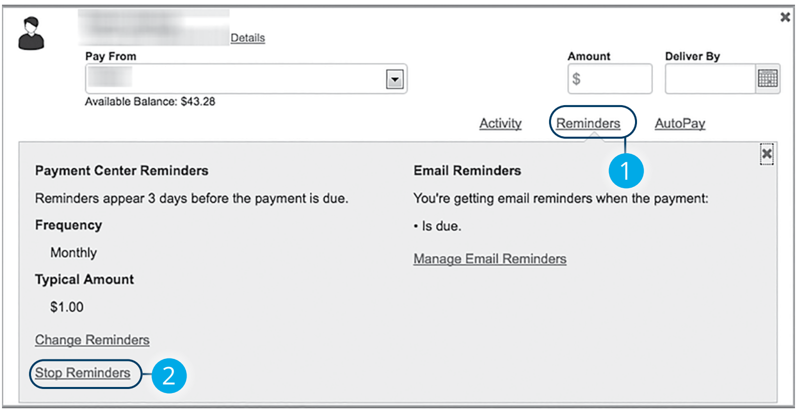
Click the **Payment Center** tab.

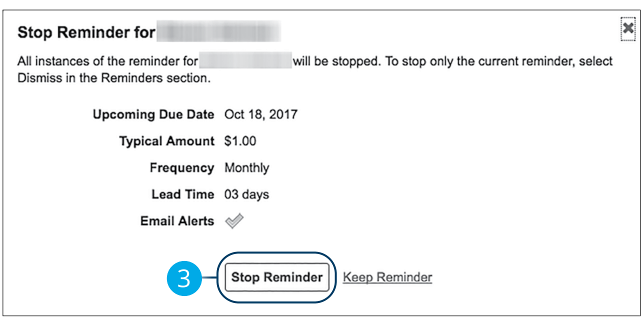
1. Click the “Reminders” link.
2. Click the “Change Reminders” link.
3. Make the necessary changes.
4. Click the **Save Changes** button when you are finished making changes.

Bill Pay

Deleting Reminders

You can remove an existing reminder if it is no longer needed.





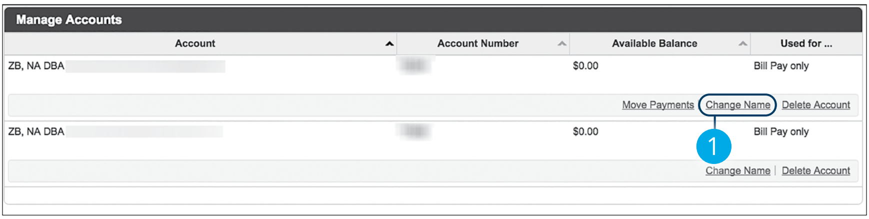
Click the **Payment Center** tab.

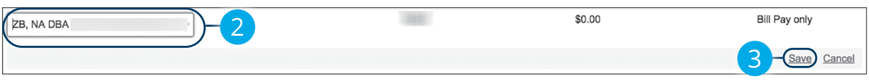
1. Click the “Reminders” link.
2. Click the “Stop Reminders” link.
3. Click the **Stop Reminder** button when you are finished making changes.

Bill Pay

Editing Account Name

Within the Account tab, you can edit an account nickname at anytime.





Click the **Accounts** tab.

1. Click the “Change Name” link.

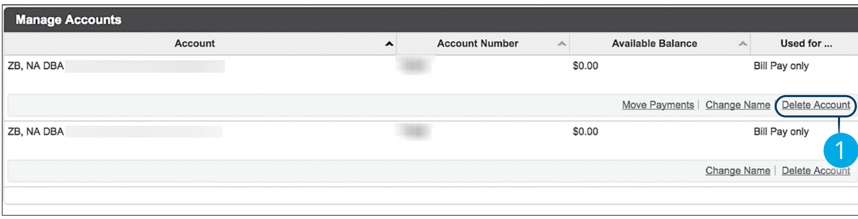
2. Make the necessary changes.

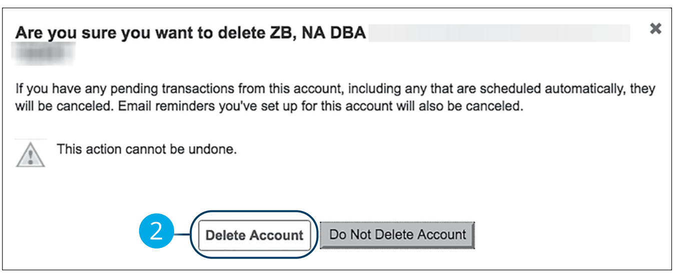
3. Click the “Save” link when you are finished making changes.

Bill Pay

Deleting an Account

If an account is no longer needed or you have a new account, you can easily delete the account, but it does not erase data from an existing payment using this account.





Click the **Accounts** tab.

1. Click the “Delete Account” link.
2. Click the **Delete Account** button to permanently remove an account.

Bell Bank