

# Your Guide to Personal Online Banking



**Bell**  **Bank**

Published by Murphy & Company, Inc.  
13610 Barrett Office Drive  
St. Louis, MO 63021  
[www.mcompany.com](http://www.mcompany.com)

© 2009–2024 Murphy & Company, Inc. Macintosh is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC. Adobe Reader is a registered trademark of Adobe Systems, Inc. © 2012 Portions of this guide were written by Q2 Software, Inc.

**Disclaimer**

Concepts, strategies and procedures outlined in this guide can and do change and may not be applicable to all readers. The content in this guide is not warranted to offer a particular result or benefit. Neither the author, publisher nor any other party associated with this product shall be liable for any damages arising out of the use of this guide, including but not limited to loss of profit, commercial, special, incidental or other damages. For complete product and service information, please refer to the terms, conditions and disclosures for each product and service.

# 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.

# Table of Contents

## Getting Started

New User Enrollment .....	7
Logging In.....	9
Logging Off .....	9
Resetting a Forgotten Password .....	10

## Home Page

Home Page Overview .....	12
Asset Summary Overview .....	14
Account Details Overview .....	15
Quick Transfer.....	17
Account Nickname.....	18
Details & Settings.....	19
Account Grouping.....	20
Editing a Group Name.....	21
Deleting a Group.....	21

## Security

Protecting Your Information.....	22
General Guidelines .....	22
Login ID and Password.....	22
Fraud Prevention .....	22
Security Preferences.....	23
Change Password .....	23
Change Username .....	24
Secure Delivery .....	25
Mobile Security Preferences.....	26
Enabling Touch ID or Fingerprint Login .....	26
Enabling Passcode Authentication .....	28
Enabling Face ID.....	29
Disabling Passcode Authentication, Touch ID, Fingerprint or Facial ID Login.....	30
Apple® Watch.....	31
Apple® Watch Setup.....	31
Viewing Balances and Transactions .....	31
Alerts Overview .....	32
Account Alerts .....	33
Transaction Alerts.....	34
Online Transaction Alerts .....	35
Reminders.....	36

Security Alerts Overview .....	37
Editing Delivery Preferences.....	37
Enabling and Disabling Push Notifications .....	38
Secure Message Overview .....	39
Sending a Secure Message .....	40

## Transaction Types

Moving Money Overview .....	41
-----------------------------	----

## Transactions

Transfers .....	43
Loan Payments.....	45
Adding a Personal External Account .....	47
Verifying a Personal External Account .....	48
Send Money with Zelle® Setup .....	49
Initial Setup .....	49
Adding a Recipient .....	50
Send Money with Zelle®.....	51
Request Money with Zelle®.....	53
Split Payment with Zelle®.....	54
Zelle® Settings.....	55
Adding an External Account .....	56
Verifying an External Account .....	58
Sending an External Transfer .....	59
Managing External Transfers .....	61
Activity Page Overview .....	61
Canceling Transactions .....	62
External Transfer Preferences.....	63
Online Activity Overview .....	64
Using Filters .....	65
Creating or Deleting Custom Views Using Favorites .....	66
Editing Transactions .....	67
Canceling Transactions .....	68

## Services

Stop Payment Request.....	69
Stop Payment Activity.....	70
Check Reorder.....	71
Statements.....	72
Statement Delivery .....	73
Mobile Deposits .....	74

---

Account Preferences .....	75
Updating Your Contact Info .....	76
Text Enrollment.....	77

## Settings

Themes.....	79
Accessibility.....	80

## Locations

Branches and ATMs .....	81
-------------------------	----

## Bill Pay

Overview .....	82
Creating a Payee .....	83
Known Company.....	83
Unknown Company.....	85
Person .....	87
Editing a Payee .....	89
Deleting a Payee .....	90
eBills .....	91
Schedule Payments .....	92
Automatic Payments .....	93
Editing Pending Payments .....	95
Cancel Pending Payments .....	96
Viewing Transaction Details.....	97
Single Transaction.....	97
Multiple Transactions.....	98
Creating a Reminder.....	100
Managing Reminders .....	102
Editing Reminders.....	103
Deleting Reminders .....	104
Editing Account Name.....	105
Deleting an Account .....	106

# Getting Started

## 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.

Personal Business Mortgage Search Get To Know Bell Contact Us

**Bell Bank** Banking Loans Investing Insuring Insights Find a Location Open Account Log In

### Access Online Accounts

Personal  Business

**Username: \***  
Enter your username...

**Password: \***  
Enter your password...

[Forgot Username](#)

[Forgot Password](#)

**Log In ->**

[Not enrolled yet? Register Now ->](#)

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.

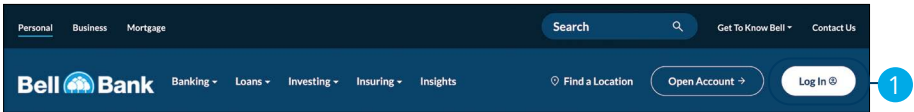
1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.



# 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!



 A screenshot of the 'Access Online Accounts' login form. It features radio buttons for Personal (selected) and Business. There are input fields for Username and Password. Below the password field is a 'Forgot Password' link. A blue circle with the number '2' is positioned over the 'Forgot Password' link. At the bottom of the form is a 'Log In' button and a link for 'Not enrolled yet? Register Now'.


 A screenshot of the password reset form. It features the Bell Bank logo at the top. Below the logo is the text 'Please submit your username to reset your password.' There is an input field for 'Username'. Below the input field are two buttons: 'Back' and 'Submit'. A blue circle with the number '3' is positioned over the 'Submit' button.

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

Please select a target:

E-mail :

SMS : (781) 363-3678

Back

Enter your Secure Access Code

Secure Access Code

Back Submit

Please set your new password:

New Password

Confirm New Password

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!

The screenshot shows the Bell Bank Home Page dashboard. The interface includes a navigation menu on the left (labeled A), a main content area with account summaries and asset summaries, and a right-hand sidebar with utility links. Callout letters A through F point to specific features: A (Navigation Menu), B (Account Balances), C (Account Details), D (Quick Transfer), E (More Options), and F (New Group).

**Accounts Section:**

Account Name	Available Balance
Americas Best Checking **2312	\$18.95
Regular Savings-Personal **2312	\$12.50

**NEW GROUP Section:**

Account Name	Current Balance	Available Balance
PERSONAL LOC - INT ONLY **2312	\$0.00	\$5.00




**ASSET SUMMARY Section:**

Total Assets: \$31

Account Name	Percentage	Available Balance
Americas Best Checking	60.25%	\$18.95

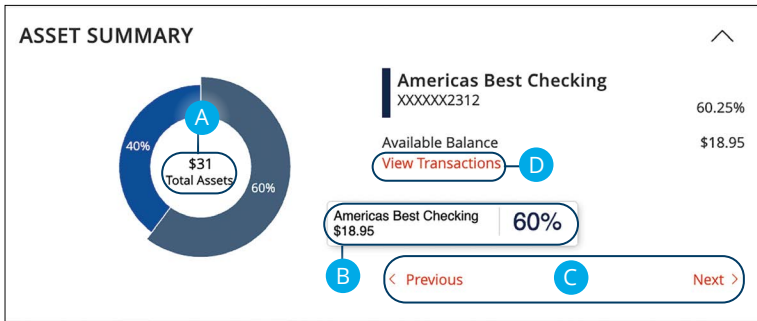


**Note:** The letters correspond to several available features on the Dashboard.

- 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	<b>REGULAR SAVINGS XXXX</b>	⋮	<b>SAVINGS XXXX</b>	⋮
	Current Balance	<b>\$43,270.48</b>	Current Balance	<b>\$118,547.75</b>
	Available Balance	\$43,270.48	Available Balance	\$18,547.75

← Back

**DEMAND DEPOSIT ACCOUNT \*\*2211** B **\$0.00** - \$14,025.00  
Current Balance Available Balance

Last Updated: May 25, 2023 4:49 AM

Transactions **Details & Settings** C D E F G  
🔍 ⚙️ \$= ⬇️ ⋮

🔍 Search transactions

Date	Description	Amount
DEC 3 2019	CHECK - 577704	-\$1,100.00








**H** Details **J**

**Statement Description:**  
CHECK

**Date:** 12/3/2019

**Type:** Debit - Check 577704

1 of 2

- 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.

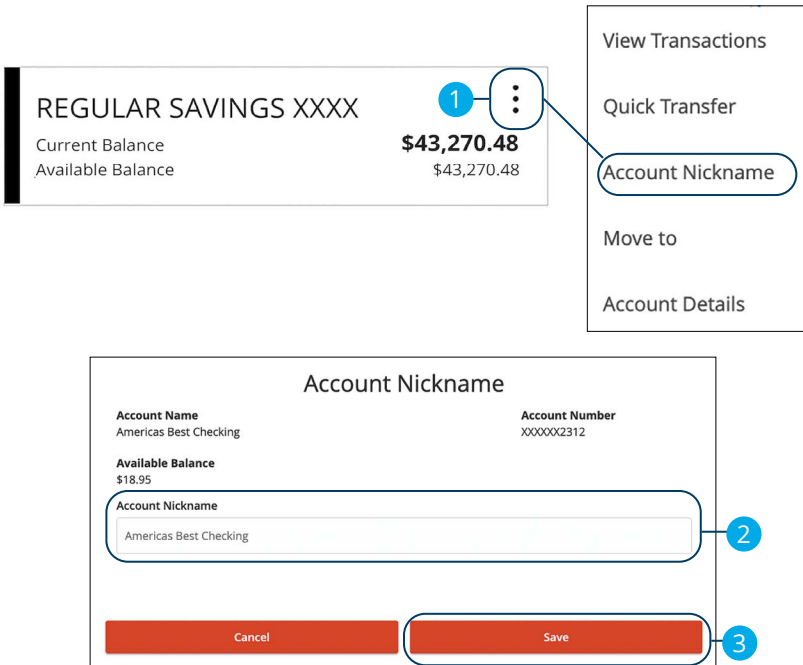
The image shows a user interface for a bank's Quick Transfer feature. At the top, there is an account card for 'REGULAR SAVINGS XXXX' with a current balance of \$43,270.48 and an available balance of \$43,270.48. A menu icon (three dots) is circled with a '1'. A callout box on the right lists menu options: 'View Transactions', 'Quick Transfer' (highlighted with a blue border), 'Account Nickname', 'Move to', and 'Account Details'. Below the account card is the 'Quick Transfer' form. It has four main sections: 'From Account' (dropdown showing 'NOW ACCOUNT xxxx6806 \$4,854.67'), 'To Account' (dropdown showing 'Select an account'), 'Amount' (input field with '\$' and '0.00'), and 'Transfer Date' (input field showing '06/29/2022' with a calendar icon). At the bottom of the form are two buttons: 'Advanced Options' (circled with a '5') and 'Transfer Funds' (circled with a '6').


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.

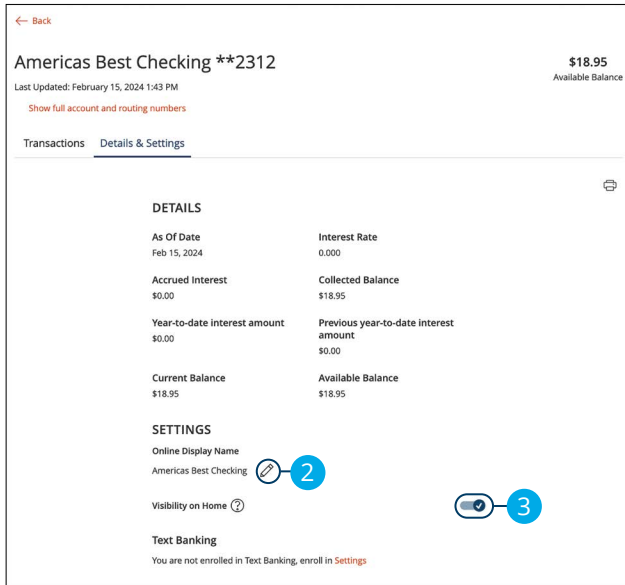
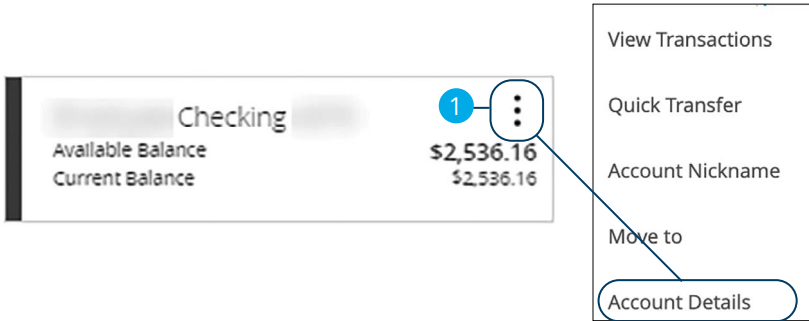




1. Click the  icon on the right side of an account card and select Account Nickname.
2. Enter a new account nickname.
3. Click the **Save** button when you are finished.

# Home Page

## Details & Settings

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

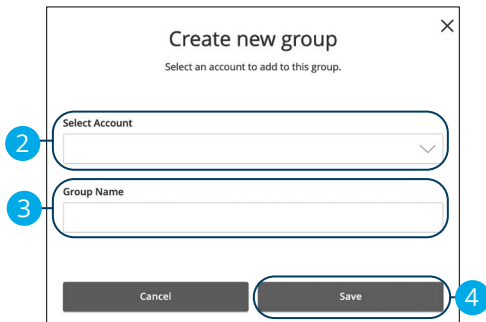


1. Click the  icon right side of an account card and select Account Details.
2. Click the  icon to edit the display name.
3. Use the toggle to decide whether or not your account is visible on the Home page.

# Home Page

## Account Grouping

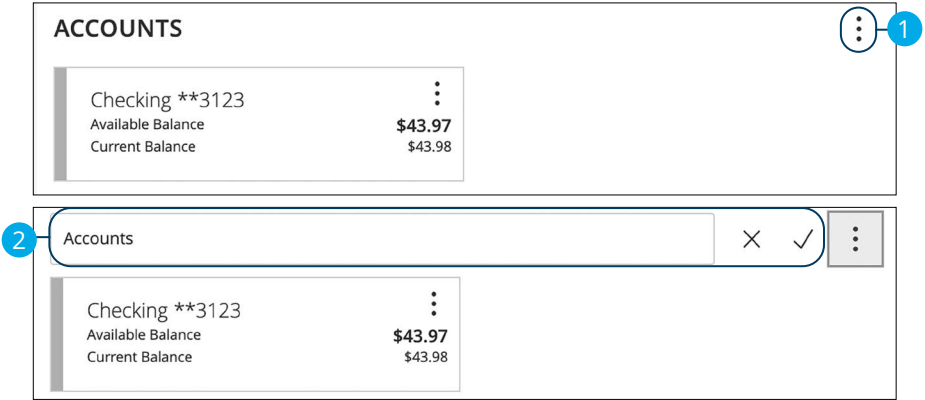
You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.




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

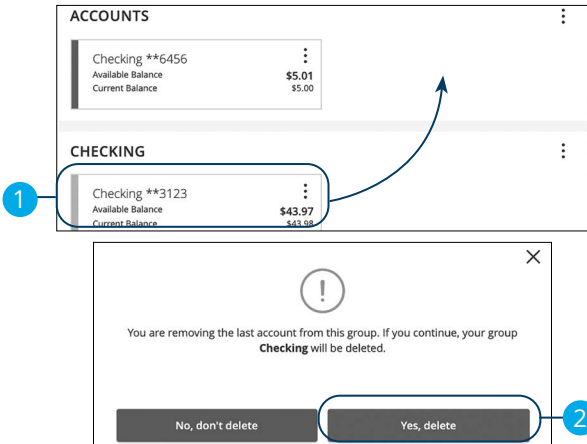
The names of existing groups can be edited in just two easy steps.



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.

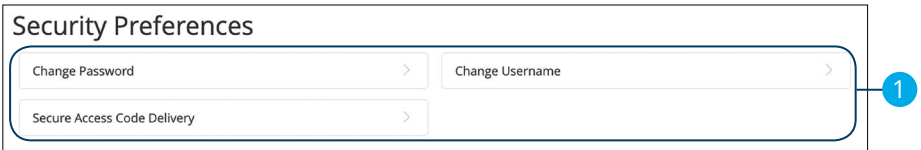
### Fraud Prevention

- 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

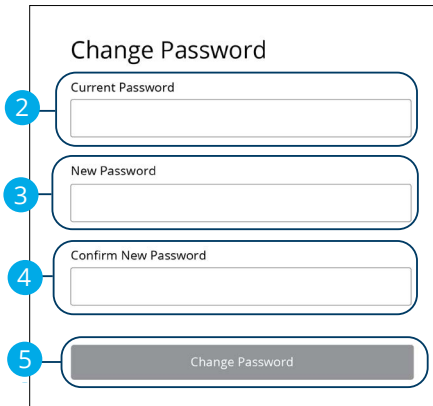
We take security very seriously at Bell Bank. So we have added various tools to help you better protect your account information. You can add and manage security features in Security Preferences to strengthen your Online Banking experience.



The screenshot shows the 'Security Preferences' header. Below it are three menu items: 'Change Password', 'Change Username', and 'Secure Access Code Delivery'. A blue circle with the number '1' is positioned to the right of the 'Change Password' button, indicating the next step in the process.

### 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.



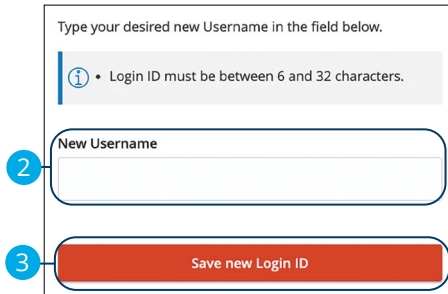
The screenshot shows the 'Change Password' form. It has a title 'Change Password' at the top. Below the title are three input fields: 'Current Password', 'New Password', and 'Confirm New Password'. At the bottom of the form is a 'Change Password' button. Blue circles with numbers 2, 3, 4, and 5 are placed to the left of the input fields and the button, respectively, to indicate the sequence of steps.

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.



The screenshot shows a form for changing a username. At the top, it says "Type your desired new Username in the field below." Below this is a grey information box with an 'i' icon and the text "Login ID must be between 6 and 32 characters." The form contains a text input field labeled "New Username" and a red button labeled "Save new Login ID".

2

3

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.

The image shows two parts of a user interface. The top part is a panel titled "Secure Delivery Contact Information". It has a subtitle "Enter your preferred contact information, which will be used for Secure Access Code delivery." Below this is a section labeled "Email Address" containing three rows of input fields. Each row has a pencil icon for editing and a trash can icon for deleting. In the top right corner of this panel is a button labeled "+ Add Contact". A blue circle with the number "3" points to this button. A second blue circle with the number "2" points to the edit and delete icons of the first email address row. Below the main panel is a smaller dialog box titled "Edit Email Address". It contains the text "You're updating this email address to receive a secure access code via email." and a single "Email Address" input field. At the bottom of the dialog are "Cancel" and "Save" buttons. A blue circle with the number "4" points to the "Save" button.

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

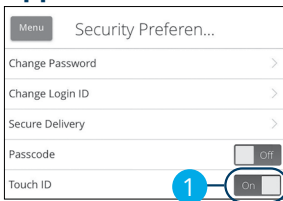
## Mobile Security Preferences

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®



**What Is This Feature?**

This feature lets you validate your Mobile Banking session using your fingerprint instead of a login ID and password.

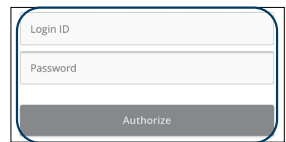
With this feature enabled, you will be prompted to place your registered fingerprint on the fingerprint scanner to login.

**Feature Enablement**

Fingerprint authentication is only available for users with a fingerprint scanner enabled device.

In the event that you choose to disable the feature on your mobile device, your account will revert back to requiring a login ID and password.

**Continue**



#### Android™

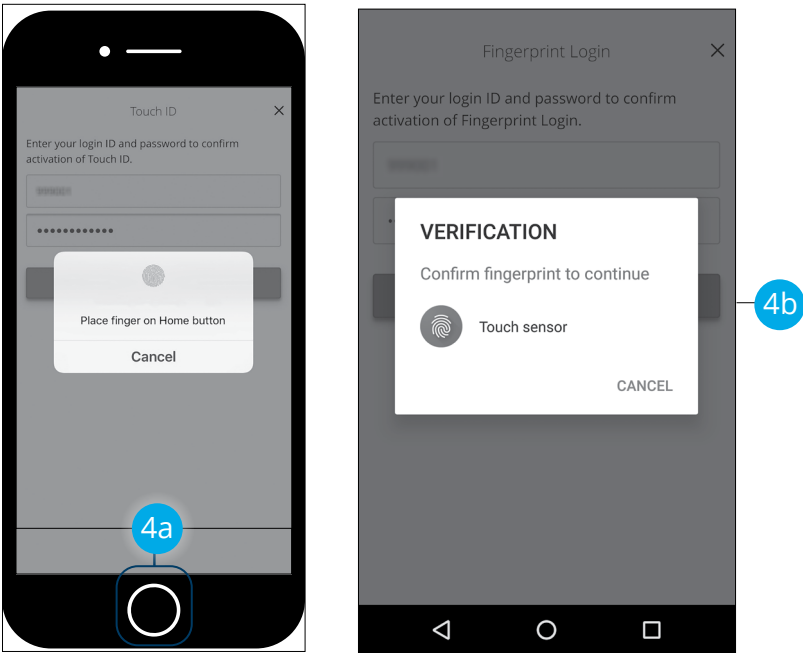


Sign in to Bell Bank's Mobile Banking app and tap the **Menu** button. In the **Login Settings** tab, tap **Security Preferences**.

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.

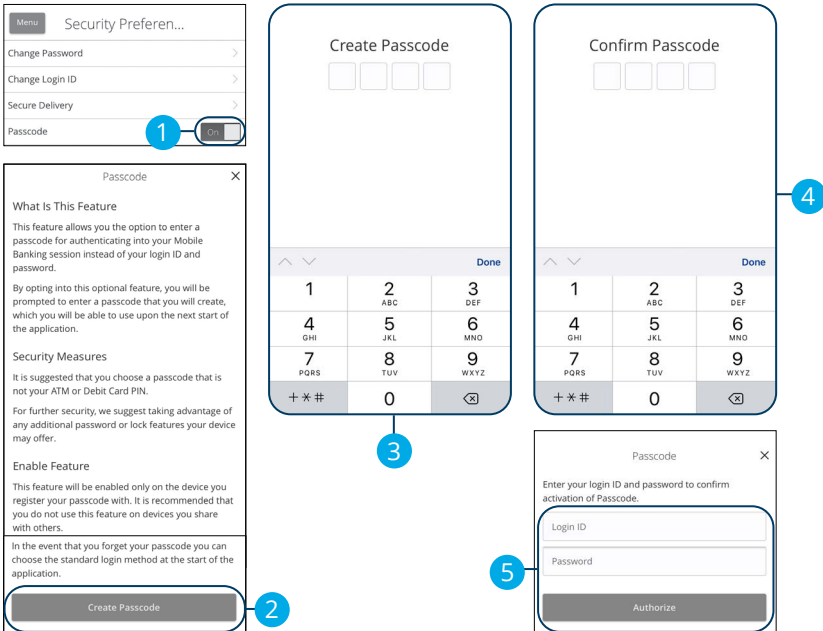


#### 4. Scan your fingerprint.

- 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!

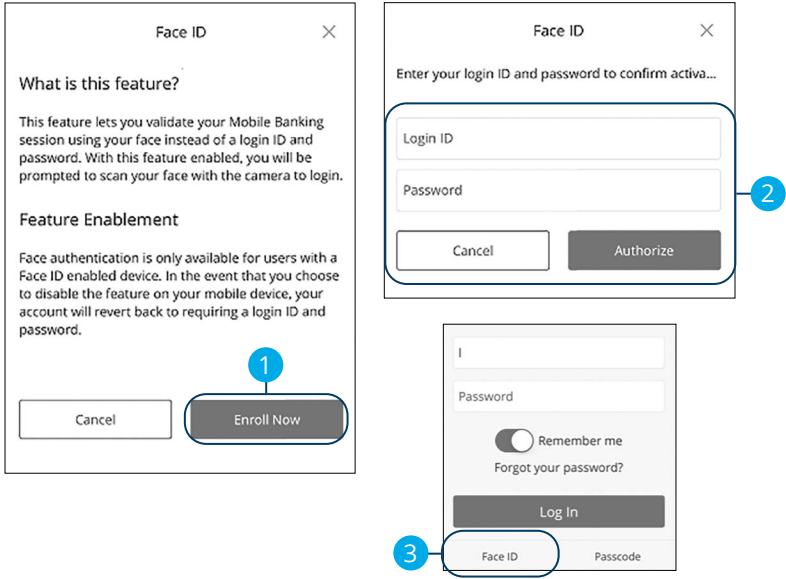


Sign in to Bell Bank's Mobile Banking app and tap the **Menu** button. In the **Login Settings** tab, tap **Security Preferences**.

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.

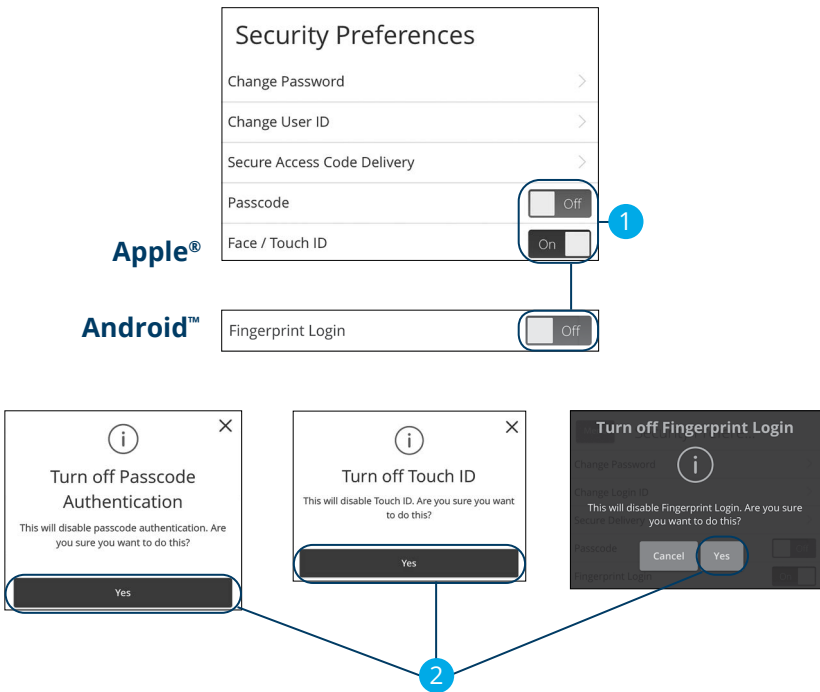
1. Review the information about using Face ID and tap the **Enroll Now** button.
2. Enter your login ID and password, and tap the **Authorize** button.
3. Face ID is now set up. You can now tap the **Face ID** button to log in.



**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.

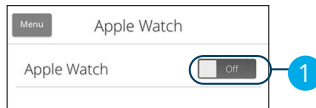
# Security

## 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.

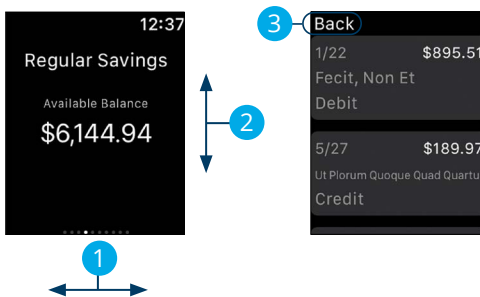


Sign in to Bell Bank's Mobile Banking app and tap the **Menu** button. In the **Login Settings** tab, tap **Apple® Watch**.

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.

The screenshot displays the Alerts management interface. At the top, the 'Alerts' tab is active, and a '+ New Alert' button (A) is visible. A dropdown menu is open, showing options for 'Account Alert', 'History Alert', 'Online Transaction Alert', and 'Reminder'. Below this, the 'ACCOUNT ALERTS (1)' section is shown, which can be expanded or collapsed using an upward-pointing chevron icon (B). An example alert is displayed: 'When my Available Balance is less than \$200.00, send me an SMS text message (5555555555)'. This alert has an 'Edit' link (D) and a toggle switch (C) that is currently turned on.

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  $\wedge$  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.

The screenshot shows the 'New Account Alert' form. On the left, a menu (1) lists alert types: Account Alert, History Alert, Online Transaction Alert, and Reminder. The main form (2) has a dropdown for 'Account' (Americas Best Checking XXXXXX2312 \$18.95), a dropdown for 'Account balance type' (Accrued Interest), and a section for 'Amount' (4) with radio buttons for 'more than', 'less than', and 'Exactly'. Below that is an amount input field (5) showing '\$' and '0.00'. The 'Alert Delivery Method' (6) section includes buttons for 'Email', 'Voice', 'SMS Text Message', and 'Secure Message Only', and an 'Email Address' input field. At the bottom, there are 'Go back' and 'Create Alert' (7) buttons.

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.

The screenshot shows the 'New Transaction Alerts' form. On the left, a menu (1) lists 'Account Alert', 'History Alert', 'Online Transaction Alert', and 'Reminder'. The main form (2) has a 'Transaction Type' section with buttons for 'Debit Transaction', 'Credit Transaction', 'Check Number', and 'Description'. Below that is the 'Amount' section (3) with buttons for 'more than', 'less than', and 'Exactly', followed by an input field (4) showing '\$' and '0.00'. The 'Account' section (5) is a drop-down menu. The 'Alert Delivery Method' section (6) has buttons for 'Email', 'Voice', 'SMS Text Message', and 'Secure Message Only', with 'Email' selected. Below this is an 'Email Address' input field. At the bottom, there are 'Go back' and 'Create Alert' (7) buttons.

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.

The image shows a user interface for creating a new online transaction alert. On the left, a box labeled '1' contains a list of alert types: Account Alert, History Alert, Online Transaction Alert, and Reminder. The main form, titled 'New Online Transaction Alert', contains several fields and a button, each with a numbered callout:

- 2:** Transaction type dropdown menu, currently showing 'Change of Address'.
- 3:** Account dropdown menu.
- 4:** Status dropdown menu.
- 5:** Alert Delivery Method section, which includes four radio buttons: 'Email' (selected), 'Voice', 'SMS Text Message', and 'Secure Message Only'. Below these is an 'Email Address' input field.
- 6:** A red 'Create Alert' button.

At the bottom of the form are two buttons: 'Go back' and 'Create Alert'.

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!

The image shows a 'New Reminder' form with the following elements and numbered callouts:

- 1:** A sidebar menu containing 'Account Alert', 'History Alert', 'Online Transaction Alert', and 'Reminder'.
- 2:** A dropdown menu labeled 'Event'.
- 3:** A date selection field labeled 'Select a date'.
- 4:** A checkbox labeled 'Rekurs Every Year'.
- 5:** A text input field labeled 'Message (optional)'.
- 6:** An 'Alert Delivery Method' section with four buttons: 'Email', 'Voice', 'SMS Text Message', and 'Secure Message Only'.
- 7:** A text input field labeled 'Email Address'.
- At the bottom, there are two buttons: 'Go back' and 'Create Alert'.

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 "Rekurs 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.

The screenshot shows the 'SECURITY ALERTS (26)' interface. At the top, there is a link 'Edit Delivery Preferences' (1). Below it, there are two alert settings: 'Alert me when an address is changed.' (with a checked toggle switch and label 'A') and 'Alert me when an outgoing ACH transaction is created.' (with an unchecked toggle switch). A 'Delivery Preferences' modal is open, containing fields for 'EMAIL ADDRESS' (with a masked input), 'PHONE NUMBER' (with 'Country' set to 'United States'), and 'SMS TEXT NUMBER' (with 'Country' set to 'United States'). There are 'Area Code' and 'Phone Number' sub-fields for both phone numbers. At the bottom of the modal, there is an 'Agree To Terms' checkbox and a 'Save' button (3).

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.

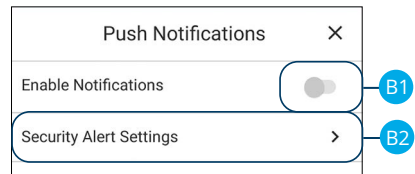
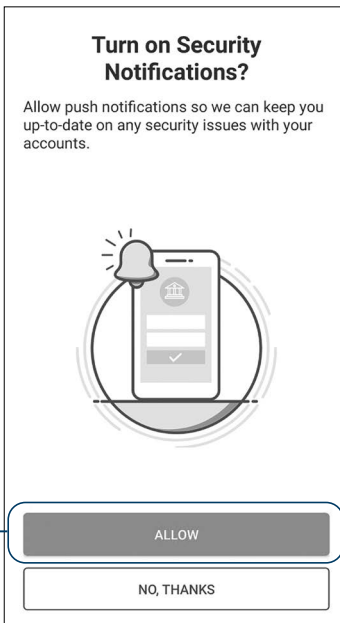
# Security

## 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.

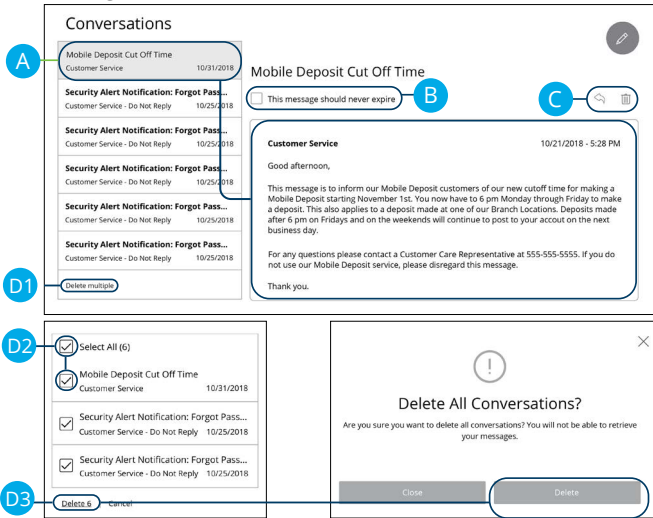


- A.** When you first sign into Bell Bank’s online banking app, you have the option to enable push notifications for alerts by tapping the **Allow** button.
- B.** To enable or disable push notifications at a later time, in the **Alerts** tab, tap **Push Notifications**.
  - 1.** Use the **Enable Notifications** 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.



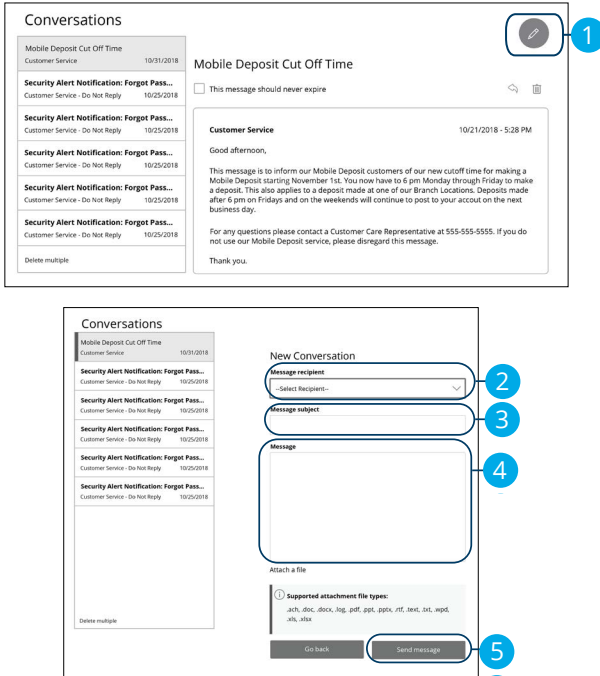
Click the **Messages** tab.

- 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.

### Funds Transfer

From Account

▼

- **Loan Payment:**

Move money to a loan at Bell Bank or at another financial institution.

### Loan Payments

Use this form to submit loan payments to your Bell Bank loan(s). If you have a Bell Bank Mortgage loan that you do not see in the list, you can make payments by selecting the mortgage account tile from the Accounts page and then make a payment from the mortgage center.

From \*

---Select From Account---
▼

- **External Transfer after adding and verifying external accounts:**

Move money after linking your external accounts.

### Add An External Account

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

- Step 1: Add Your Account
- Step 2: Verify Your Account

### Verify External Account

Please choose an account to verify using the amounts that were deposited to your account.

Account Number	Account Type	Status
<input type="radio"/> 123456789	Checking	Funds have <u>not</u> been sent to the target account yet. This request can not be selected.

### Funds Transfer

FROM \*

---Select From Account---
⌵

- **Send Money with Zelle®:**

Electronically move money to a Bell Bank customer or non-customer.

Send	Request	Split	Activity	Settings
------	---------	-------	----------	----------

**Select Recipient**

Q Name, email, mobile #, account # + New Contact

# 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.

The screenshot shows a digital form for transferring funds. It is enclosed in a light gray border. The form contains several input fields and a button. Three blue circles with white numbers (1, 2, and 3) are placed to the left of the form, with lines pointing to specific sections: 1 points to the 'From Account' and 'To Account' dropdowns; 2 points to the 'Amount' input field; 3 points to the 'Transfer Date' input field. The 'From Account' dropdown is empty. The 'To Account' dropdown is empty. The 'Amount' field has a '\$' symbol on the left and '0.00' on the right. The 'Frequency' dropdown is set to 'One time transfer'. The 'Transfer Date' field contains '04/28/2020' and has a calendar icon on the right. Below the date field is an optional 'Memo' field with the placeholder text 'Enter letters and numbers only'. At the bottom of the form is a dark gray button with the text 'Transfer Funds'.

1

From Account

To Account

2

Amount

\$ 0.00

Frequency

One time transfer

3

Transfer Date

04/28/2020

Memo (optional)

Enter letters and numbers only

Transfer Funds

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.

The screenshot shows a form for setting up a recurring transfer. It includes the following elements:

- 4a:** A dropdown menu labeled "Frequency" with the selected option "Last day of the month".
- 4b:** A date input field labeled "Start Date" with the value "04/28/2020" and a calendar icon.
- Information:** A grey box with an information icon containing the text: "Transfers falling on a Sunday or banking holiday will be processed the following business day."
- 4c:** A section labeled "Repeat Duration" with two radio button options: "Forever (Until I Cancel)" (selected) and "Until Date (Set An End Date)".
- 5:** An optional "Memo" field with the placeholder text "Enter letters and numbers only".
- 6:** A dark grey button labeled "Transfer Funds".

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.

### Loan Payments

Use this form to submit loan payments to your Bell Bank loan(s). If you have a Bell Bank Mortgage loan that you do not see in the list, you can make payments by selecting the mortgage account tile from the Accounts page and then make a payment from the mortgage center.

1

**From \***

---Select From Account---

2

**To \***

---Select To Account---

3

**Payment Type \***

4

**Payment Amount \*** ⓘ

Make this recurring

**Date**

02/15/2024 ⓘ

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.

5a  Make this recurring

Payment Amount:	\$0.00
Late Fees Due (included in Payment Amount Due):	\$0.00
Additional Principal Payment:	\$0.00
<b>Total Payment Amount:</b>	<b>\$0.00</b>

5b Frequency \*  
Monthly

Start Date: 02/28/2024 5c End Date: 5c

6 Memo  
Memo/Description

7

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.


**Add An External Account**

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

- **Step 1: Add Your Account**
- **Step 2: Verify Your Account**

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.



**YOUR BANK**

MEMO

⑆ 1 2 3 4 5 6 7 8 9 0 ⑆ 0 1 2 3 4 5 6 7 8 9 0 1 ⑆ 1 2 3 4

Routing Number      Account Number

**Step 1: Add Your Account**

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button.

Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- **Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

ACCOUNT NUMBER:

ACCOUNT TYPE:

Checking

ROUTING NUMBER:

**Step 2: Verify Your Account**

Once you receive the amounts of your micro deposits, please [click here](#) to enter the amounts and activate your external account.

Continue

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.

Account Verification

Please choose an account to verify using the amounts that were deposited to your account.

**Account** [REDACTED]

**Account Type:** Savings

**Routing Number:** [REDACTED]

**Status:** Funds have been sent to the target account

1

Verify Deposit Amounts

The deposit amounts should be entered in cents (example: \$0.05 should be entered as \*05\*).

Amount #1:

Amount #2:

2

Continue 3

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

**1**

**Send Money with Zelle®**

You need an email or mobile number to securely send and receive money.

Choose one from your profile or add a new one.

[Redacted]

(\*\*\*) \*\*\*-2300

(\*\*\*) \*\*\*-2265

[Redacted]

ⓘ Email not verified. Call (800) 877-8021.

[+ Add new email or mobile number](#)

**CONTINUE**

Enter new email to securely send and receive money. You've already reached the limit for adding mobile numbers.

Email

**BACK** **ADD**

**2**

**Send Money with Zelle®**

To receive payments sent to e\*\*a@mcompany.com, enter the 6-digit verification code.

000000

**Resend Code**

**BACK** **VERIFY**

**3**

**Send Money with Zelle®**

You need an account to send and receive money with.

Choose a primary account. ⓘ

[Redacted] Checking, ###1441

[Redacted] Checking, ###1414

**CONTINUE**

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.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

## Adding a Recipient

Send	Request	Split	Activity	Settings
------	---------	-------	----------	----------

**Select Recipient**

🔍 Name, email, mobile #, account # + New Contact 1

**Add New Contact**

2  Personal  Business

3 First Name  
Last Name

4 Nickname (Optional)

Tell us where to send the money.  
Provide only one of these.

5 Email Mobile Account #

6 Email

BACK SAVE 7

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.

**Review and Send**

Send \$5.00

**JD** to John Doe  
at [redacted]

6 Reason (Optional) 0 / 200

John needs to enroll with Zelle® using [redacted] to get the money.

BACK SEND 7

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.

The screenshots illustrate the following steps:

- Select Recipients:** The user is in the 'Split' tab. A search bar for 'Name, email, mobile #' is shown. A 'New Contact' button is visible.
- Recent Recipients:** Two recent recipients are listed: Jane Smith (janesmith@email.com) and John Doe (john@email.com). Buttons for 'BACK' and 'ENTER AMOUNT' are at the bottom.
- Enter Amount:** The user has entered '\$25.00' in the 'Amount' field. The recipient list shows 'You and 2 others'. A 'CHECKING' account is selected. Buttons for 'BACK' and 'REVIEW' are at the bottom.
- Review and Split:** The total split amount is '\$25.00'. The breakdown is:
 

Recipient	Amount
MP Your Portion (We won't send you a request.)	\$ 8.34
JS Jane Smith	\$ 8.33
JD John Doe	\$ 8.33

 A 'Reason (Optional)' field is present. Buttons for 'BACK' and 'SPLIT' are at the bottom.

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.

The image displays two screenshots from the Zelle Settings application. The left screenshot shows the 'Settings' screen. At the top, there is a 'Settings' header and a 'Profile' section. Below the profile is a card for 'Murphy Company' with a QR code and the email 'e\*\*\*a@mcompany.com'. Underneath, there is a section for updating the primary email address, with a dropdown menu currently set to 'Bell Bank, \*\*\*\*2312'. Below this, there are two email addresses listed: 'e\*\*\*a@mcompany.com' (marked as 'Primary') and 'h\*\*\*e@live.com'. There are 'Add Email' and 'Remove' buttons next to each. The right screenshot shows the 'Mobile' section, which lists several phone numbers with 'Remove' buttons. A message indicates that the maximum number of mobile numbers allowed has been reached. Below this is a 'RECIPIENTS' section with a search bar and a list of contacts: 'Jane Smith' and 'John Doe'. There is a '+ New Contact' button and a 'Remove' button next to each contact name.

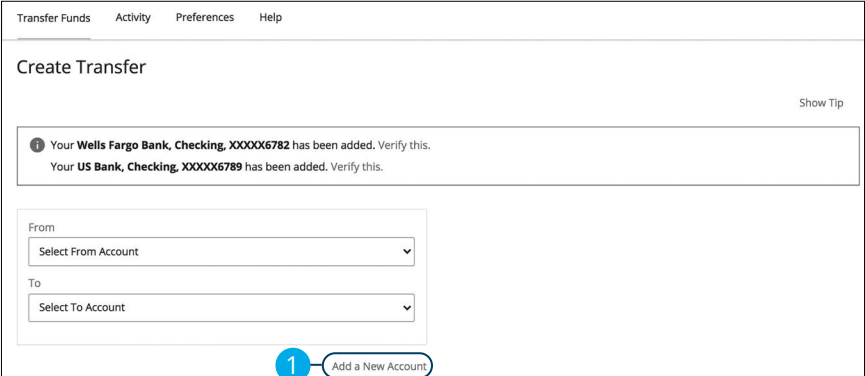
Click the **Send Money with Zelle®** tab, then click the **Settings** tab.

- Use the drop-down to change your primary account.
- Click the "+ Add" links to add a new email or mobile number.
- Click the "Remove" link to remove an email or mobile number.
- Click on a contact to edit their information or delete them.

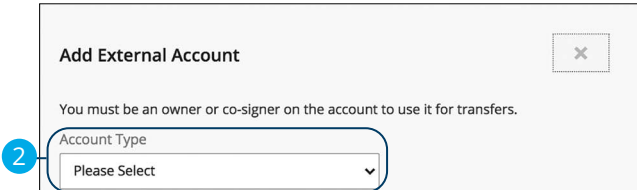
# Transactions

## 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.



The screenshot shows the 'Create Transfer' interface. At the top, there are navigation links: 'Transfer Funds', 'Activity', 'Preferences', and 'Help'. Below the title 'Create Transfer', there is a 'Show Tip' link. A notification box contains two messages: 'Your Wells Fargo Bank, Checking, XXXXX6782 has been added. Verify this.' and 'Your US Bank, Checking, XXXXX6789 has been added. Verify this.'. Below the notification, there are two dropdown menus: 'From' with 'Select From Account' and 'To' with 'Select To Account'. A blue circle with the number '1' points to a button labeled 'Add a New Account' located below the 'To' dropdown.



The close-up shows the 'Add External Account' dialog box. It has a title bar with 'Add External Account' and a close button (X). Below the title, there is a message: 'You must be an owner or co-signer on the account to use it for transfers.'. A blue circle with the number '2' points to a dropdown menu labeled 'Account Type' with the text 'Please Select' and a downward arrow.

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.



The image displays two screenshots of a mobile application interface for adding an external account. The left screenshot shows the input fields for a bank account, including an optional nickname, routing number, and account number, with callouts 3a, 3b, 3c, and 3d. The right screenshot shows the input fields for a brokerage account, including a dropdown for the brokerage account, optional nickname, and account number, with callouts 4a, 4b, and 4c.

**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

**Verify your external bank account**

For your protection, we need to verify that you own this US Bank, Checking, XXXXX6789 account.  
How would you like to verify your account?

**1**

Log into your external bank account so we can verify you own the account

**Or**

Verify small deposits posted to your bank account in 1 to 2 business days.

**2** **Verify instantly** X

Enter your external bank account login information so we can verify you own the account.

**US Bank**

Safely log into your online banking so your account can be verified for use. Your credentials are sent to your bank using the highest encryption standards and are never read or saved.

**Personal ID**

US Bank Personal ID

**Password**

US Bank Password

**3** **Verify Your External Account**

- 1 Log in to your **Bank of America (California), Checking, XXXXXX1234** and check your activity.
- 2 Look for two small deposits (less than a \$1) from Fremont Bank.
- 3 Enter the amounts here to verify your account.

\$ 0.   \$ 0.

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.

Create Transfer Show Tip

🔔 Your **Wells Fargo Bank, Checking, XXXXX6782** has been added. Verify this.  
Your **US Bank, Checking, XXXXX6789** has been added. Verify this.

1 From

Select From Account ▼

To ▼  
 Select To Account

[Add a New Account](#)

2 Amount (\$)

\$

View limits

3 send

📅

4 frequency

Select Frequency ▼

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** Duration  
Up to a specified amount

**6** Total Amount  
\$

Delivery  
**You'll see delivery options when you enter your transfer info.**  
We'll change your transfer to the **previous business day** when it falls on a weekend or bank holiday.

**7** Memo to self (optional)  
(50 characters remaining)

Transfer Disclaimer

**8** Review

### Review Transfer

**From** [Redacted]

**To** Bank of America (California), Checking, XXXXXX1234

**Send** 10/20/2020

**Deliver** 10/23/2020

**Speed** Standard

**Memo** Transfer

**Transfer Amount** \$10.00

**Fees** Free

**Total** \$10.00


**9**

Confirm

Edit

Cancel

- 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**.

The screenshot shows the 'Activity Details' section of a transaction page. It includes a filter and sort button (A), sorting and showing options (Sorted: Send On Descending, Showing: All Transfers), a date range (From: 04/19/2020, To: 10/19/2021), and a 'Clear filter' button (B). Below this is a transaction entry for 'Send' on 10/20/2020, with a 'Status' of 'Pending' (C) and a 'Transfer Amount' of \$10.00. A 'More info >' link is also present. At the bottom, a note states: 'You can view 6 months of past transactions and all your future-dated scheduled transactions in 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.

**Activity Details**

+ Filter & Sort

Sorted Send On Descending  
Showing All Transfers  
From 04/19/2020 To 10/19/2021  
Clear filter

Send 10/20/2020  
From [Redacted]  
To Bank of America (California), Checking, XXXXXX1234  
Status Pending  
Transfer Amount \$10.00

**1** More info >

You can view 6 months of past transactions and all your future-dated scheduled transactions in Activity.

**Send 10/20/2020**  
From [Redacted]  
To Bank of America (California), Checking, XXXXXX1234  
Status Pending  
Transfer Amount \$10.00

Reference # 3718545  
Originator EQA ACCOUNTC  
Deliver 10/23/2020  
Speed Standard  
Transfer Amount \$10.00  
Fees Free  
Total \$10.00  
Memo Transfer

**2** Cancel Transfer

**Cancel This Transfer**

Are you sure you want to delete this transfer? This action cannot be undone.

Reference # 3718545  
Amount: \$10.00  
Fees Free  
Total \$10.00  
From [Redacted]  
To Bank of America (California), Checking, XXXXXX1234  
Send 10/20/2020  
Deliver 10/23/2020  
Speed Standard  
Memo Transfer

**4** Yes, Cancel

No, Don't Cancel

**Cancel Transfer Confirmed**

You have successfully canceled this transfer

Reference # 3718545  
Amount: \$10.00  
Fees Free  
Total \$10.00  
From [Redacted]  
To Bank of America (California), Checking, XXXXXX1234  
Send 10/20/2020  
Deliver 10/23/2020  
Speed Standard  
Memo Transfer

**5** Done

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**.

The screenshot shows the 'External Transfer Preferences' page. It is divided into three main sections: 'My Accounts', 'My Other Accounts', and 'My Phone Numbers'. Each section has a '+ Add' button. Callouts A-F point to specific elements: A points to the 'More Info' section for an account; B points to the '+ Add Accounts' button; C points to the 'Verify' link for an account; D points to the '+ Add Phone Number' button; E points to the 'Verify' link for a phone number; and F points to the 'Delete' button for a phone number.

Account	Nickname	Status
[Redacted]	Pamela's Savings	Active
[Redacted]	Premier Checking	Active

**More Info**  
**Account:** [Redacted]  
**Nickname:** Premier Checking  
**Routing Number:** [Redacted]

**My Other Accounts** + Add Accounts

Account	Nickname	Status
Wells Fargo Bank, Checking, XXXXX6782	Other Bank	Verify
US Bank, Checking, XXXXX6789		Verify

**My Phone Numbers** + Add Phone Number

Phone Number	Status
[Redacted]	Verify
[Redacted]	Verified

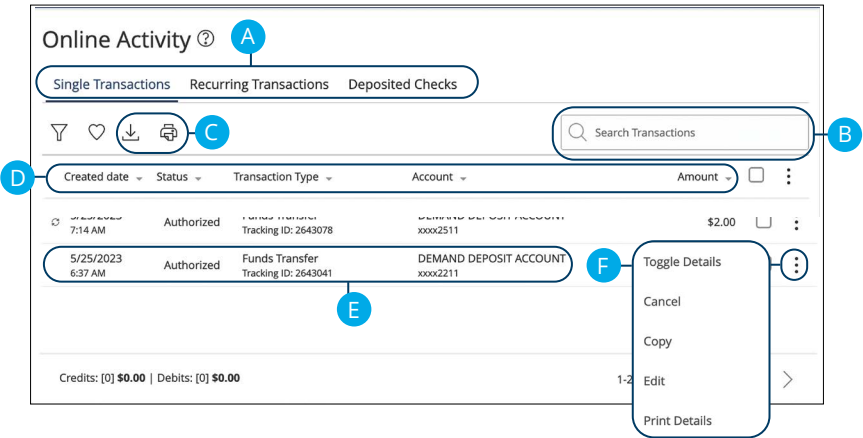
Delete

- 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.

The screenshot shows a 'Filters' dialog box with the following elements:

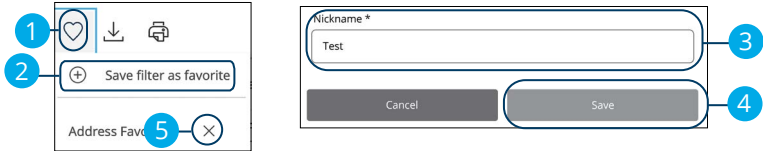
- 1**: Filter icon (funnel) in the top left toolbar.
- 2**: The main filter criteria section, including:
  - Transaction Type: Change of Address
  - Status: All
  - Account: All
  - Created By: All
  - Min Amount: \$ 0.00
  - Max Amount: \$ 0.00
- 3**: The 'Transaction Type' dropdown menu, currently showing 'Change of Address'.
- 4**: The 'Apply Filters' button at the bottom right.

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.

The screenshot shows a table of transactions with columns: Created date, Status, Transaction Type, Account, and Amount. Two transactions are listed, both from DEMAND DEPOSIT ACCOUNT. The second transaction is selected, and a modal titled 'Edit One-Time Transfer' is open. The modal shows the current transfer details: From Account (DEMAND DEPOSIT ACCOUNT xxxx2211, \$14,025.00), To Account (DEMAND DEPOSIT ACCOUNT xxxx1111, \$19.10), Amount (\$ 1.00), and Transfer Date (05/31/2024). A dropdown menu is open over the menu icon, showing options: Toggle Details, Cancel, Copy, Edit, and Print Details.

Created date	Status	Transaction Type	Account	Amount
5/25/2023 7:14 AM	Authorized	Funds Transfer Tracking ID: 2643078	DEMAND DEPOSIT ACCOUNT xxxx2511	\$2.00
5/25/2023 6:37 AM	Authorized	Funds Transfer Tracking ID: 2643041	DEMAND DEPOSIT ACCOUNT xxxx2211	

### Edit One-Time Transfer

**i** Editing one-time transfer to **DEMAND DEPOSIT ACCOUNT (xxxx1111)** on **05/31/2024**.

**From Account**  
DEMAND DEPOSIT ACCOUNT xxxx2211 (\$14,025.00)

**To Account**  
DEMAND DEPOSIT ACCOUNT xxxx1111 \$19.10

**Amount**  
\$ 1.00

**Transfer Date**  
05/31/2024

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.

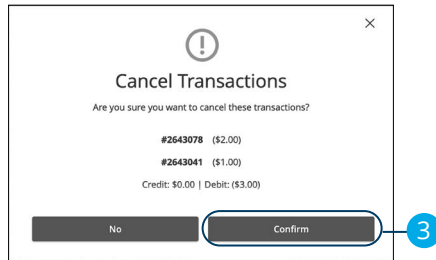
## Canceling Transactions

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

Created date	Status	Transaction Type	Account	Amount	
5/25/2023 7:14 AM	Authorized	Funds Transfer Tracking ID: 2643078	DEMAND DEPOSIT ACCOUNT xxxx2511	\$2.00	<input type="checkbox"/> ⋮
5/25/2023 6:37 AM	Authorized	Funds Transfer Tracking ID: 2643041	DEMAND DEPOSIT ACCOUNT xxxx2211	\$1.00	<input type="checkbox"/> ⋮

Credits: [0] \$0.00 | Debits: [0] \$0.00 1-2 of 2 transactions

Print Selected Details  
 Approve Selected  
 Cancel Selected



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  $\text{⋮}$  icon to select all transactions.
2. Click the  $\text{⋮}$  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.

### Stop Payment

Please complete the information below to place a stop payment on a single check. For any other stop payments, call 800.450.8949. By clicking or tapping Send Request, Individual agrees to the Stop Payment Authorization Disclosure located in the Terms and Conditions. Standard Stop Payment Fees will apply.

1 Account  
Select an account

2 Enter the check number

3 Enter the check amount \$0.00

4 Check date

5 Payee name

6 Note (optional)

7 Request stop payment

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:

### STOP PAYMENT ACTIVITY

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

- Check here to report on ALL accounts  
 XXXXXX2312 - Americas Best Checking
- Start Date  End Date
- Beginning Check Number  Ending Check Number
-

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.

**Check Reorder**

Please choose an account to reorder checks.

PRIME SHARE XXXX	\$0.19
HSA SHARE XXXX	\$0.00
MONEY MARKET CHECKING XXXX	\$0.02

1

**Bell Bank**

This is a secure site - your session will discontinue after 15 minutes of inactivity. View Cart 0 items

Personal Products   Check Enhancements   Home Office / Desk Books

**Customize your check below**

**Check Imprint**

Change Font: **STANDARD TYPE**

MURPHY   Mic   COMPANY

Title   Suffix

3800 12TH AVE S

FARGO

North Dakota

58103

Home Phone

Work Phone   Ext.

Put home phone and work phone on the same line

Business Name

Miscellaneous Line

Account Open Date (mm/yy)

[Save Changes](#)   [Revert](#)

\*Edits made on this site will not be updated to your financial institution.

**Bell Bank Exclusive**

MURPHY COMPANY  
3800 12TH AVE S  
FARGO ND 58103

DATE

1001

PAY TO THE ORDER OF

\$

DOLLARS

**Bell Bank**

MEMO

45 091310521 45 XXXXXXX2312

\*Please note that the personalization, placement, size and lettering style presented here are examples. The actual product you receive and its features (such as personalization and enhancements) may appear larger, smaller or in a different lettering style/format than shown here.

Check Type	Quantity	Your Total
Single/Wallet	2 Boxes	\$ 0.00

[Confirm and Next](#)

2

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.

The screenshot shows a web interface titled "Statements". It contains three drop-down menus and two buttons. The first drop-down menu is labeled "Account" and has a blue circle with the number "1" next to it. The second drop-down menu is labeled "Date" and has a blue circle with the number "2" next to it. The third drop-down menu is labeled "Document Type" and has "pdf" selected; it has a blue circle with the number "3" next to it. Below the menus are two red buttons: "Download document" (with a blue circle and "4" next to it) and "View and print document" (with a blue circle and "5" next to 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.

### Statement Delivery

Account	Delivery Type	Address	
Internal <span style="background-color: #ccc; padding: 2px;">XXXXXXXXXX</span>	E-Statement	demo.gerhard@highbanks.com	1
Personal Savings <span style="background-color: #ccc; padding: 2px;">XXXXXXXXXX</span>	E-Statement	demo.gerhard@highbanks.com	

[View E-Statement Delivery Agreement](#)

#### Delivery Preferences

Account: Americas Best Checking XXXXXX2312 2

Delivery Type: Paperless Statements v

Email Address:

Alternate Email Address (optional):

3 4 Save

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.

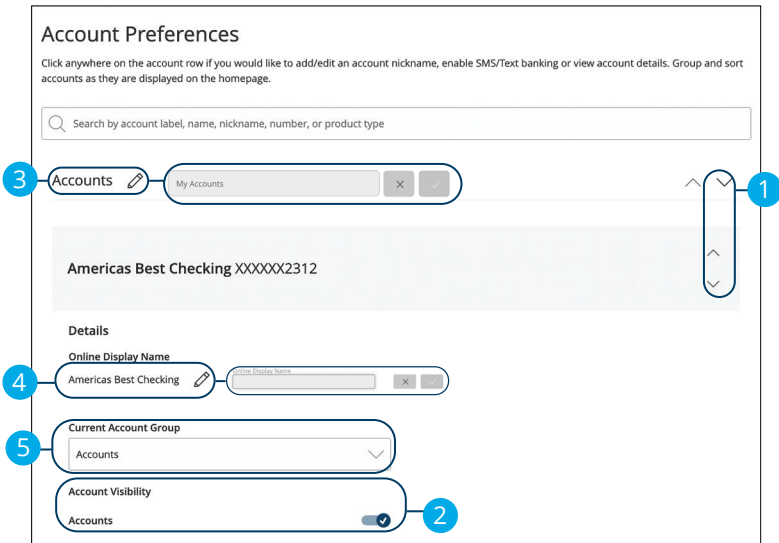
Log in to our Bell Bank Mobile Banking app. In the **Services** tab, select **Deposit Check**.

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.

### Update Contact Info

Complete this form to update your customer address and contact information. If there are other members of your household, they will need to update their own addresses through their online banking profile, by calling us at 800-450-8949, or by visiting a branch. If you have an alternate mailing address on file, please call us to have this updated. If you have accounts with multiple account owners, account information and statements will be mailed to the address of the first name listed on the account which can be viewed on your account statements if needed.  
**Note: These changes do not update the delivery options used for your online banking Secure Access Code (SAC) or your account/security alerts. To update your delivery options, Click [here](#). To update your alerts, please choose Alerts from the Menu.**

Physical Address for RICHARD DEMO

**1**

Address Line 1 \*

Address Line 2

City \*                      State \*                      Zip Code \*

Other Information for RICHARD DEMO

Home Phone Number \*                      Mobile Phone Number  
                     

Work Phone Number

Email Address \*

\* - Indicates required fields

**2**

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.

**Text Enrollment**

\*Enable and authorize text banking on the mobile device below.

1

2 SMS Text Number

3  Agree To Terms

4 **Save**

**SMS Terms and Conditions**

Mag & Data rates may apply. Text HELP to 226563 for help. Text STOP to 226563 to cancel. Receive 1 message per query.  
[Terms and Conditions](#)  
[Privacy policy](#)

By entering a phone number INDIVIDUAL acknowledges that they agree to the terms of service and are subscribed until they send STOP to Bell Bank Text Banking (226563). Our participating carriers include (but are not limited to) ACG, Alltel, AT&T, Boost, C-Spire, Carolina West, Cellcom, Cincinnati Bell, ClearSky, Cricket, Google Voice, Interop, Nextel, Ntelos, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless, and Virgin USA. Receive banking account alerts. Receive 1 message per query. Message and data rates may apply. INDIVIDUAL confirms that they hold the account corresponding to the mobile phone number they have entered, or that they have the account holder's permission to use this service. For help, send HELP to 226563. To cancel, text STOP to 226563 at anytime.

5 **Visit Preferences**

**Enrollment Successful**

You have successfully enrolled in text banking. Before you can view your accounts on your text device, you must configure your accounts. Would you like to do so now?


Close **Visit Preferences**

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.

<b>Commands for Text Banking</b>	
<b>Text Command Options to 226563 for the Following Information:</b>	
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.

**THEMES**

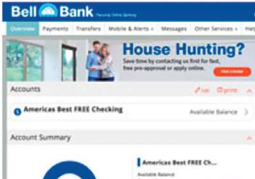
Please select a theme from the theme library below.

Changing the theme will affect the way the app is displayed. 1

**Default**



**Large Font**



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

1. Click on a theme to change it.

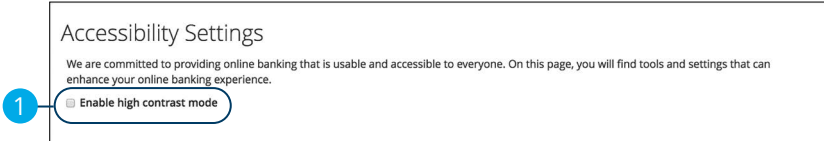


**Note:** Choosing a different theme may change the placement of options within Online Banking.

# 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.

The screenshot shows the 'Locations' screen in the Bell Bank mobile app. At the top, there is a search bar (C) and buttons for 'Locations' and 'ATMs' (B). The map displays several location pins (D) across Minnesota. A callout box for the Detroit Lakes branch is shown, providing the following information:

**Detroit Lakes**  
 Address: 920 Lake Avenue  
 Detroit Lakes, MN 56501  
 218.844.3000  
 Get Directions

**AVAILABLE SERVICES**  
 Bell Mortgage, Bell Investments

**LOBBY HOURS**

MON	TUE	WED	THU	FRI	SAT	SUN
7:30am 6:00pm	7:30am 6:00pm	7:30am 6:00pm	7:30am 6:00pm	7:30am 6:00pm	7:30am 8:00am 12:00pm	Closed

The right side of the app shows a list of other branches, including Alexandria, Bloomington - Bell Plaza, Breckenridge, Detroit Lakes, Dilworth, Duluth - Downtown, and Fargo - Downtown.

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

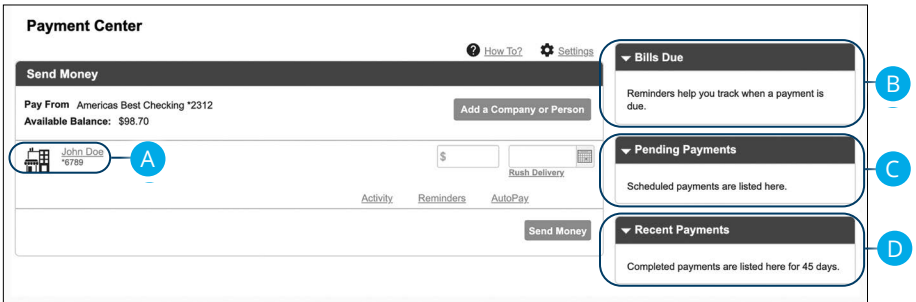
- Details about branches or ATMs are displayed on the right side of the page.
- You can locate a Bell Bank branch or ATM by clicking the appropriate button.
- The search bar allows you to find specific Bell Bank branches.
- Bell Bank locations or ATMs are marked, along with your location. Click a branch 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.

The image shows two screenshots from a web application. The top screenshot is the 'Payment Center' interface, specifically the 'Send Money' tab. A blue circle with the number '1' highlights the 'Add a Company or Person' button. The interface includes a search field, a dropdown menu, and a 'Send Money' button. The right sidebar shows 'Reminders' and 'Pending Payments' sections. The bottom screenshot is a modal dialog titled 'Add a Company or Person'. It has tabs for 'Company' and 'Person'. Under the 'Company' tab, there is a search field labeled 'Search Our Network' with the instruction 'Enter the name of any company or person in the U.S.' and a search icon. Below the search field, there is a section titled 'Utilities' with a blue circle and the number '2' highlighting the 'Ameran MISSOURI' option. Other utility options shown are 'Laclede Gas/MGE', 'Missouri American Water', and 'Metropolitan Sewer District MO'.

Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.
2. Select your company from the list.

The screenshot shows a web form titled "Add a Company or Person" with two tabs: "Company" and "Person". The "Company" tab is selected. On the left is a box containing the Ameren Missouri logo. On the right is a rounded rectangular form with the following fields: "Ameren Missouri Account Number" (text input), "Confirm Account Number" (text input), "Nickname" (text input), and "Ameren Missouri ZIP Code" (two text inputs separated by a hyphen). At the bottom of the form are "Add" and "Cancel" buttons. Blue callout circles with numbers 3 and 4 point to the "Confirm Account Number" field and the "Add" button, respectively.

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.

The screenshot shows the 'Payment Center' interface with the 'Send Money' tab selected. A blue circle with the number '1' highlights the 'Add a Company or Person' button in the top right corner of the main content area. The interface includes a search bar, a dropdown menu, and a 'Send Money' button. On the right side, there are sections for 'Reminders' and 'Pending Payments'.


The screenshot shows the 'Add a Company or Person' dialog box. It has two tabs: 'Company' and 'Person'. Below the tabs is a search bar with the text 'Search Our Network' and a search icon. The search bar contains the text 'Enter the name of any company or person in the U.S.'. To the right of the search bar, there is a link that says 'If a company can't be paid electronically, we'll mail a check for'. A blue circle with the number '2' highlights this link.

Click the **Payment Center** tab.

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

**Add a Company or Person**

Company  Person



Other Company

**Company Name**

**Account Number**

Nickname

**Address Line 1**

Address Line 2

**City**

**State**

**ZIP Code**  
 -

**Phone Number**  
  -

**Mobile Number** (Optional)  
  -

**Email Address** (Optional)

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.

Payment Center

Send Money

1 Add a Company or Person

Search [Name] [Address]

Send Money

Reminders

Pending Payments

All Pay From Accounts		
Account Name	\$1.00	10-13-17
		Change   Cancel
<b>Total</b>	<b>\$1.00</b>	

Add a Company or Person

Company Person 2

Search Our Network

Enter the name of any company or person in the U.S. [Search Icon]


If a company can't be paid electronically, we'll [mail a check](#) for you.

Click the **Payment Center** tab.

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

**Add a Company or Person**

**Company** **Person**

  
Person

**First and Last Name** 3

**Nickname**

**Address Line 1**

**Address Line 2**

**City** 4

**State** 5

State ▾

**ZIP Code**

-

**Phone Number** 6

-

**Mobile Number** (Optional)

-

**Email Address** (Optional)

**Add**  7

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.

The screenshot shows the 'Metropolitan Sewer District MO' Bill Pay interface. A blue circle with the number '1' highlights the 'Payment Center' header. Below the header, there are fields for 'Pay From', 'Amount', and 'Deliver By'. The 'Available Balance' is shown as \$43.28. At the bottom of the header are links for 'Activity', 'Reminders', and 'AutoPay'.

The 'Payee Details' form for 'John Doe' is shown below. A blue circle with the number '2' highlights the 'Delete' button. The form contains the following fields:

- First and Last Name:** John Doe
- Nickname:** (empty)
- Category:** Uncategorized (with a dropdown arrow and a link to 'About adding categories')
- Address 1:** 1 Main Street
- Address 2:** (empty)
- City:** Anywhere
- State:** ID (with a dropdown arrow)
- ZIP Code:** 62220 - (empty)
- Phone Number:** 555 555 - 5555
- Mobile Number (Optional):** (empty) - (empty)
- Email Address (Optional):** (empty)

A blue circle with the number '3' highlights the 'Save Changes' button at the bottom of the form, with a 'Cancel' button next to it.

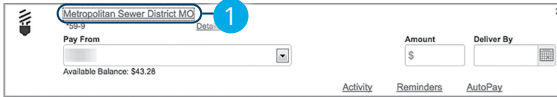
Click the **Payment Center** tab.

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

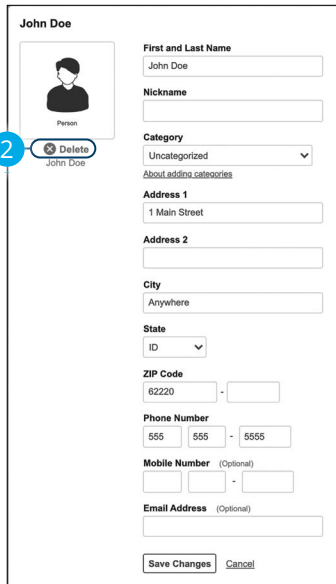
If a payee is no longer needed, you can permanently delete them. This does not erase data from an existing payment using that payee.




Metropolitan Sewer District MO [Details](#) **1**

Pay From: [Dropdown] Amount: \$ [Input] Deliver By: [Dropdown]

Available Balance: \$43.28 [Activity](#) [Reminders](#) [AutoPay](#)



**John Doe**

 Person

**2** [Delete](#)  
John Doe

**First and Last Name**  
John Doe

**Nickname**  
[Input]

**Category**  
Uncategorized [Dropdown]  
[About adding categories](#)

**Address 1**  
1 Main Street

**Address 2**  
[Input]

**City**  
Anywhere

**State**  
ID [Dropdown]


**ZIP Code**  
62220 - [Input]

**Phone Number**  
555 555 - 5555

**Mobile Number (Optional)**  
[Input] - [Input]

**Email Address (Optional)**  
[Input]

[Save Changes](#) [Cancel](#)



**Delete John Doe from [Payee Name] Bill Payment Service?** 

Are you sure you want to delete John Doe from [Payee Name] Bill Payment Service?

**3** [Delete](#) [Don't Delete](#)

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.

The first screenshot shows the top of the bill pay interface for Federal Electric. A blue circle with the number '1' highlights the 'Request eBills' button in the top left. Another blue circle with the number '1' highlights the 'eBills' link in the top right navigation bar. A line connects these two circles.

The second screenshot shows the 'Available Bills' section. A blue circle with the number '2' highlights the 'Add' button next to 'Comcast Cable Communications'. A blue circle with the number '3' highlights the 'Submit' button at the bottom left.

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.

The screenshot shows the 'Bill Pay' interface. The top section is titled 'Details' and includes a 'Pay From' dropdown menu (callout 1) with an available balance of \$43.28. To the right are 'Amount' and 'Deliver By' fields (callout 2), with a calendar icon for the date. Below these are links for 'Activity', 'Reminders', and 'AutoPay'. A 'Send Money' button is located at the bottom right (callout 3). The bottom section is titled 'Review Payments' and shows a preview of the payment: 'Pay From \*5254', 'Amount \$1.00', and a 'Memo' field (callout 4). A 'CHECK' icon and 'DELIVER BY Oct 16' are also visible. At the bottom, the 'Payment Total \$1.00' is shown, along with 'Submit Payments', 'Make Changes', and 'Cancel' buttons (callout 5).

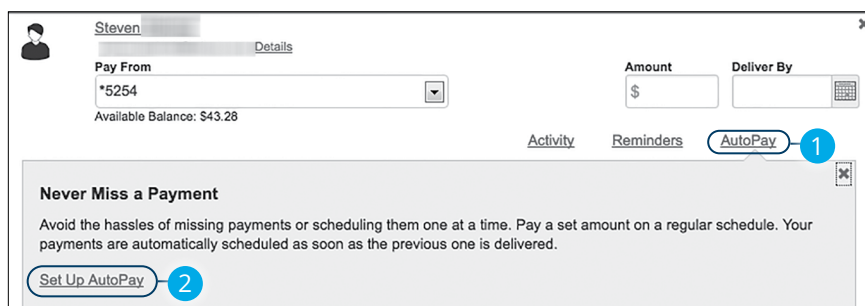
Click the **Payment Center** tab.

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.



The screenshot shows a user interface for setting up automatic payments. At the top, there is a user profile for 'Steven' with a 'Details' link. Below this, there is a 'Pay From' dropdown menu showing '\*5254' and an 'Available Balance: \$43.28'. To the right, there are input fields for 'Amount' (with a '\$' symbol) and 'Deliver By' (with a calendar icon). Below these fields are three tabs: 'Activity', 'Reminders', and 'AutoPay'. The 'AutoPay' tab is selected and highlighted with a blue circle and the number '1'. Below the tabs is a section titled 'Never Miss a Payment' with a sub-heading 'Avoid the hassles of missing payments or scheduling them one at a time. Pay a set amount on a regular schedule. Your payments are automatically scheduled as soon as the previous one is delivered.' At the bottom of this section, there is a link 'Set Up AutoPay' highlighted with a blue circle and the number '2'.

Click the **Payment Center** tab.

1. Click the "AutoPay" link
2. Click the "Set Up AutoPay" link.

The image shows a digital form for setting up automatic payments. It is divided into two main sections. The left section contains three input fields: 'Pay From' with a dropdown menu showing '\*5254' (callout 3), 'Amount' with a text box containing '\$' and a calendar icon (callout 4), and 'Frequency' with a dropdown menu (callout 5). The right section contains three input fields: 'Duration' with a dropdown menu (callout 6), 'Email Address' with a text box containing 'test@test.com' (callout 7), and a group of three checkboxes for email notifications (callout 8). At the bottom of the right section is a button labeled 'Start Sending Payments' (callout 9).

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.

▼ Pending Payments		
All Pay From Accounts		
Steven [REDACTED]	\$1.00	10-13-17 Processing
Steven [REDACTED]	\$1.00	10-16-17
	<a href="#">Change</a>	<a href="#">Cancel</a>
<b>Total</b>	<b>\$2.00</b>	

Change Payment

Steven [REDACTED]

Confirmation MSLCF-RXPR1

CHECK  DELIVER BY  Oct 16

Pay From \*5254

Available Balance: \$43.28

Amount \$ 1.00

Deliver By 10/16/2017

Numeric date starting with the month

Memo  Printed on Check

[Save Changes](#) [Don't Save Changes](#) [Cancel Payment](#)

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.

Pending Payments		
All Pay From Accounts		
Steven [REDACTED]	\$1.00	10-13-17 Processing
Steven [REDACTED]	\$1.00	10-16-17 <a href="#">Change</a> <a href="#">Cancel</a>
<b>Total</b>	<b>\$2.00</b>	

Cancel Payment



Pay From [REDACTED]

Amount \$1.00

Withdraw On When Check Cashed

Confirmation MSLCF-RXPR1

CHECK DELIVERY

Oct 16

[Cancel Payment](#) [Do Not Cancel Payment](#) [Change Payment](#)

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.

Recent Payments		Sort
All Pay From Accounts		
Steven	<a href="#">Canceled</a>	10-16-17
Steven	<a href="#">Canceled</a>	10-16-17
Steven	\$1.00	10-6-17
<b>Total</b>		\$1.00
<a href="#">View Activity</a>		

Canceled

Payment canceled Oct 11, 2017.

Payment Detail

Pay From [Redacted]

Amount \$1.00

Withdraw On When Check Cashed

Confirmation M5LCF-RXPR1

CHECK Deposit

DELIVER BY

Oct  
16

[Print](#)

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.

Recent Payments		Sort
All Pay From Accounts		
Steven	<u>Canceled</u>	10-16-17
Steven	<u>Canceled</u>	10-16-17
Steven	<u>\$1.00</u>	10-6-17
<b>Total</b>		<b>\$1.00</b>
<span>1a</span> <a href="#">View Activity</a>		

**Test User** Details

Pay From:  Amount: \$  Deliver By:

Available Balance: \$43.28

Activity Reminders AutoPay

Recent Payments	Pending Payments
None	10-16-17 <span style="float: right;">\$1.00</span>
<span>1b</span> <a href="#">More Activity</a>	

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.

**Activity**

**Reminders**

Reminders help you track when a bill is due.

**Payments**

**Date Range**  
 Past 12 months    Oct 11, 2016 and future

**Filter By**  
 Recipient Name: Test User



Showing Test User payments. [Clear Filter](#)

Showing 1 - 1 of 1 payments

Withdraw On	Description	Category	Amount	Deliver By	Status
When Check Cashed	Test User		\$1.00	10-16-17	Pending Cfm # MSLNN-7L26K
<b>Total</b>			\$1.00	<i>Pending, Processing, and Delivered payments only, including any fees</i>	

Showing 1 - 1 of 1 payments

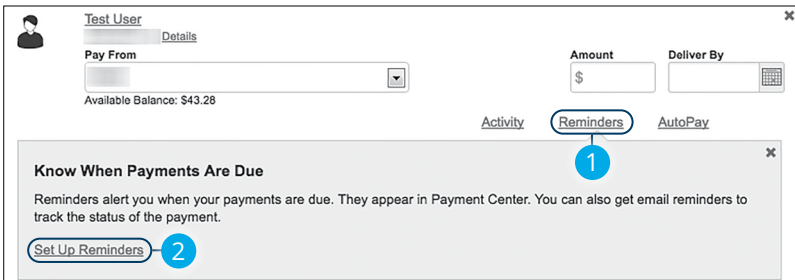
[Download Payment List](#) [Print](#)

- View your reminders set for this transaction.
- Use the filters to help locate a specific transaction.
- Click the  icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
- Click the  icon to view details of a specific transaction.
- 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.

**Manage Reminders for Test User**

**Typical Due Date**  
[Text input with calendar icon] 3  
Numeric date starting with the month

**Typical Amount Due**  
\$ [Text input]

**Bill Received**  
Select a frequency 4

**Remind Me in Advance**  
Select From List 5

**Email Address**  
test@test.com 6

Email me when my payment is due.  
 Email me when the payment has been sent. 7  
 Email me if not paid by the due date.

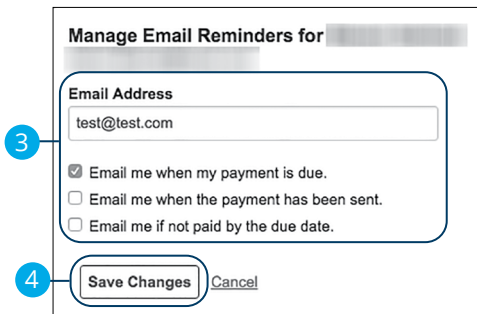
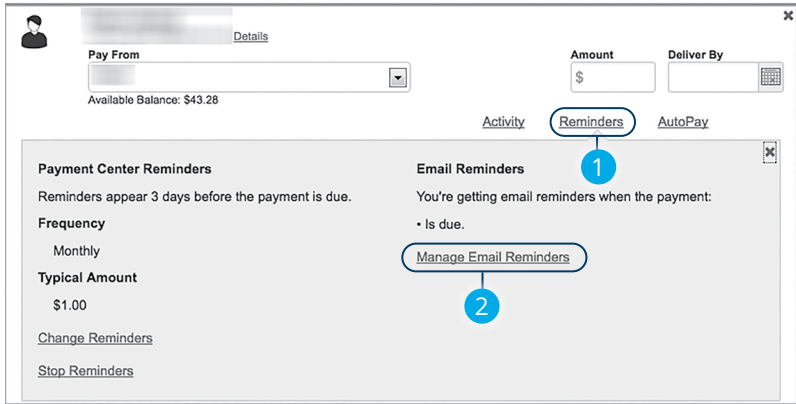
**Send Reminders** Cancel 8

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.

The screenshot shows the Bill Pay interface with the following elements:

- Pay From:** A dropdown menu.
- Amount:** A text input field with a dollar sign.
- Deliver By:** A date selection field.
- Available Balance:** \$43.28
- Activity:** A tabbed interface with 'Reminders' selected (circled in blue with '1').
- Payment Center Reminders:**
  - Reminders appear 3 days before the payment is due.
  - Frequency:** Monthly
  - Typical Amount:** \$1.00
  - Change Reminders:** A link circled in blue with '2'.
  - Stop Reminders:** A link.
- Email Reminders:**
  - You're getting email reminders when the payment:
    - Is due.
  - Manage Email Reminders:** A link.

The 'Manage Reminders for' dialog box contains the following fields and options:

- Typical Due Date:** 10/18/2017 (with a calendar icon). Below it: Numeric date starting with the month.
- Typical Amount Due:** \$ 1.00
- Bill Received:** Monthly (dropdown menu, circled in blue with '3').
- Remind Me in Advance:** 03 days (dropdown menu).
- Email Address:** test@test.com
- Email Notification Options:**
  - Email me when my payment is due.
  - Email me when the payment has been sent.
  - Email me if not paid by the due date.
- Save Changes:** A button circled in blue with '4', next to a 'Cancel' link.

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.

The screenshot shows the Bill Pay interface. At the top, there is a 'Pay From' dropdown menu and an 'Amount' field. Below these, there is a 'Details' link and an 'Available Balance' of \$43.28. The 'Reminders' tab is selected, and the 'Stop Reminders' button is highlighted with a blue circle and the number 2.

The screenshot shows the 'Stop Reminder for' dialog box. It contains the following information:

- Upcoming Due Date:** Oct 18, 2017
- Typical Amount:** \$1.00
- Frequency:** Monthly
- Lead Time:** 03 days
- Email Alerts:**

At the bottom, there are two buttons: 'Stop Reminder' (highlighted with a blue circle and the number 3) and 'Keep Reminder'.

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.

**Manage Accounts**

Account	Account Number	Available Balance	Used for ...
ZB, NA DBA		\$0.00	Bill Pay only
			Move Payments   <b>Change Name</b>   Delete Account
ZB, NA DBA		\$0.00	Bill Pay only
			Change Name   Delete Account

ZB, NA DBA		\$0.00	Bill Pay only
			<b>Save</b>   Cancel

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.

Manage Accounts			
Account	Account Number	Available Balance	Used for ...
ZB, NA DBA		\$0.00	Bill Pay only
			<a href="#">Move Payments</a>   <a href="#">Change Name</a>   <a href="#">Delete Account</a>
ZB, NA DBA		\$0.00	Bill Pay only
			<a href="#">Change Name</a>   <a href="#">Delete Account</a>

**Are you sure you want to delete ZB, NA DBA** ✕

If you have any pending transactions from this account, including any that are scheduled automatically, they will be canceled. Email reminders you've set up for this account will also be canceled.

 This action cannot be undone.

[Delete Account](#) [Do Not Delete Account](#)

Click the **Accounts** tab.

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





# Bell Bank

Member FDIC | 26813

