

Your Guide to Personal Online Banking



Bell  **Bank**

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Getting Started

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

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

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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.

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.

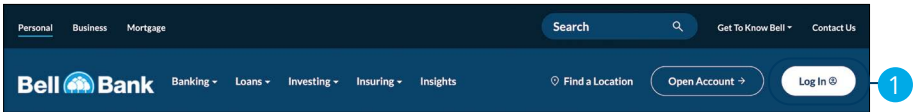
1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.



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!



Access Online Accounts

Personal Business

Username: *

Enter your username...

Password: *

Enter your password... 👁

Forgot Username

Forgot Password

[Log In →](#)

[Not enrolled yet? Register Now →](#)

Bell Bank

Please submit your username to reset your password.

Username

Back

Submit

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 : [redacted]@bna.com

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 23 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 |

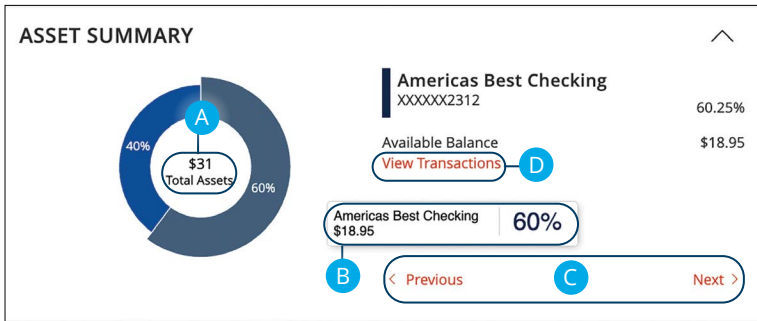


Note: The letters correspond to several available features on the Dashboard.

- 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 | REGULAR SAVINGS XXXX Current Balance \$43,270.48 Available Balance \$43,270.48 | SAVINGS XXXX Current Balance \$118,547.75 Available Balance \$18,547.75 |
|----------|--|---|

← Back

DEMAND DEPOSIT ACCOUNT **2211

Last Updated: May 25, 2023 4:49 AM

Transactions Details & Settings

B **\$0.00** **-\$14,025.00**
Current Balance Available Balance

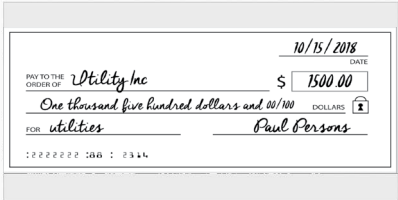
C **D** **E** **F** **G**
🔍 📉 \$- ⬇️ ⋮

H Search transactions








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

Details

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 vertical menu on the right lists options: 'View Transactions', 'Quick Transfer' (highlighted), 'Account Nickname', 'Move to', and 'Account Details'. Below the account card is the 'Quick Transfer' form, which includes:

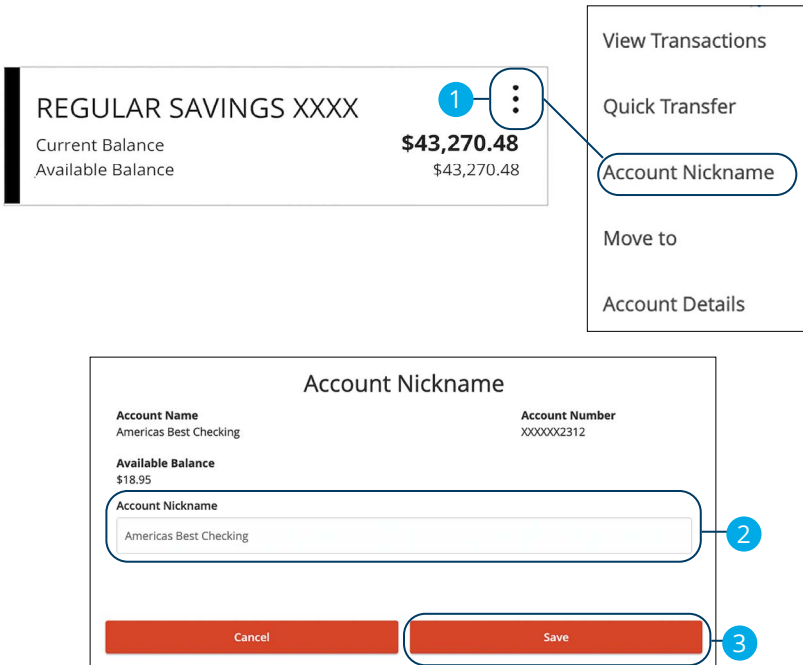
- 'From Account' dropdown: 'NOW ACCOUNT xxxx6806 \$4,854.67' (circled with '2')
- 'To Account' dropdown: 'Select an account' (circled with '3')
- 'Amount' input: '\$' followed by a text box and '0.00' (circled with '4')
- 'Transfer Date' input: '06/29/2022' with a calendar icon (circled with '5')
- Buttons: 'Advanced Options' (circled with '5') and 'Transfer Funds' (circled with '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.

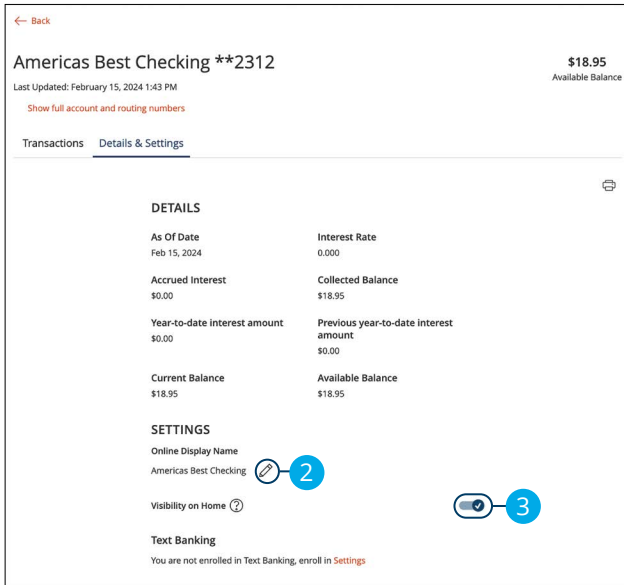




1. Click the  icon on the right side of an account card and select Account Nickname.
2. Enter a new account nickname.
3. Click the **Save** button when you are finished.

Home Page

Details & Settings

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

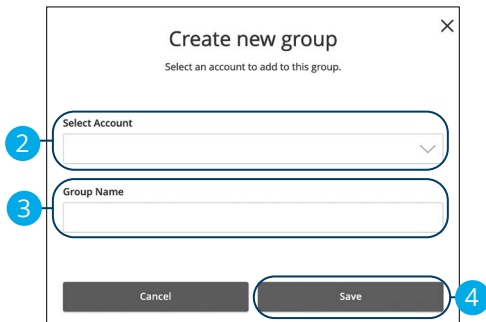
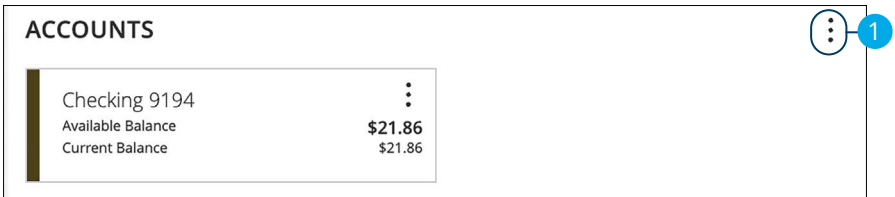


1. Click the  icon right side of an account card.16 and select Account Details.
2. Click the  icon to edit the display name.
3. Use the toggle to decide whether or not your account is visible on the Home page.

Home Page

Account Grouping

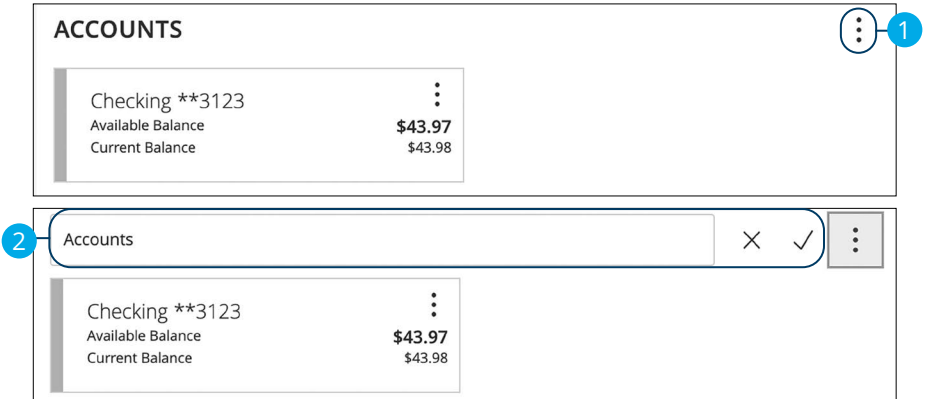
You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.




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

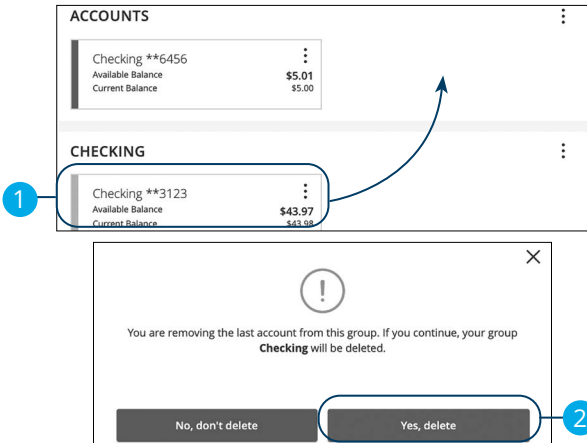
The names of existing groups can be edited in just two easy steps.



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.

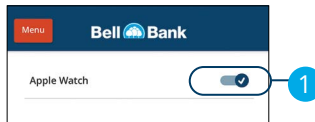
Home Page

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 **Other** 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

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.

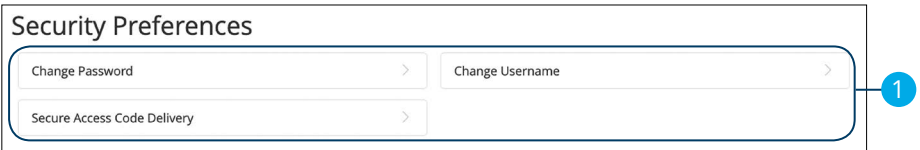
Fraud Prevention

- 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

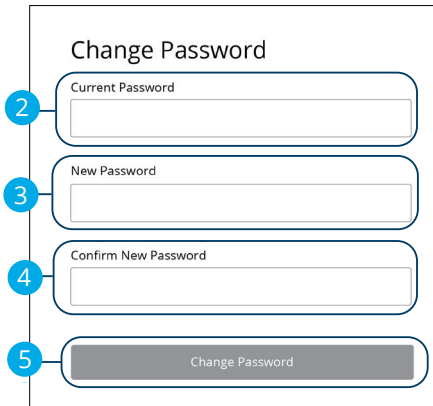
We take security very seriously at Bell Bank. So we have added various tools to help you better protect your account information. You can add and manage security features in Security Preferences to strengthen your Online Banking experience.



The screenshot shows the 'Security Preferences' section of a user interface. It contains three menu items: 'Change Password', 'Change Username', and 'Secure Access Code Delivery'. A blue callout box with the number '1' is positioned to the right of the 'Change Username' button.

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' and three input fields: 'Current Password', 'New Password', and 'Confirm New Password'. Below the input fields is a 'Change Password' button. Numbered callouts (2, 3, 4, 5) point to the input fields and the button respectively.

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 "+ Add Contact" button in the top right corner, labeled with a blue circle containing the number 3. Below the title, there is a subtitle: "Enter your preferred contact information, which will be used for Secure Access Code delivery." Underneath, there 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, with a blue circle containing the number 2 pointing to the first row's icons. The bottom part of the image is a 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 an "Email Address" input field. At the bottom of the dialog are "Cancel" and "Save" buttons, with a blue circle containing the number 4 pointing 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

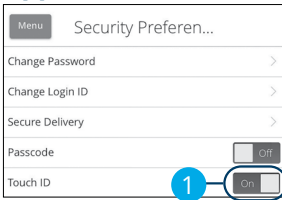
Mobile Security Preferences

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.

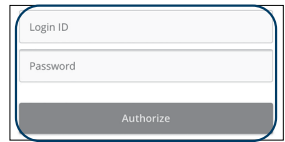
With this feature enabled, you will be prompted to place your registered fingerprint on the fingerprint scanner to login.

Feature Enablement

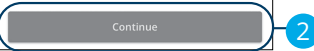
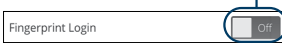
Fingerprint authentication is only available for users with a fingerprint scanner enabled device.

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™

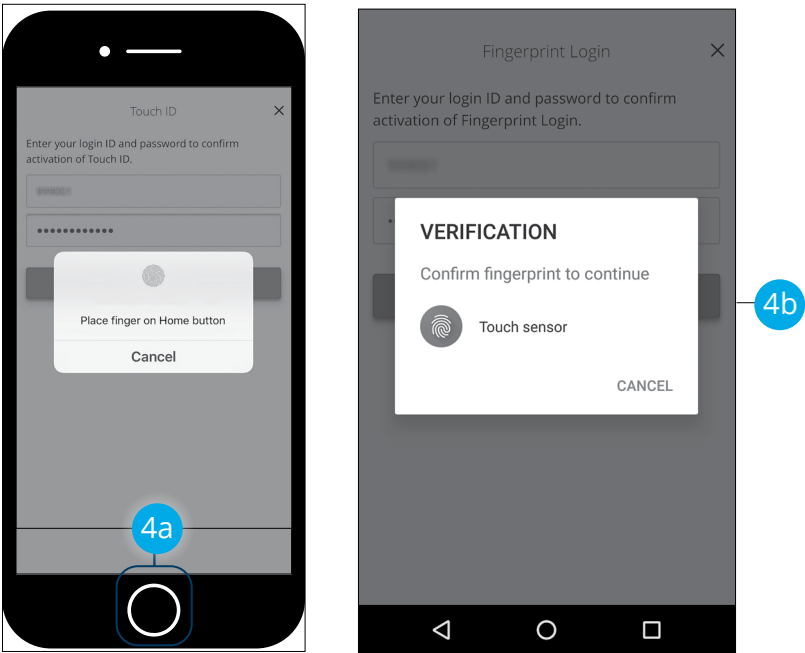


Sign in to Bell Bank's Mobile Banking app and tap the **Menu** button. In the **Login Settings** tab, tap **Security Preferences**.

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.

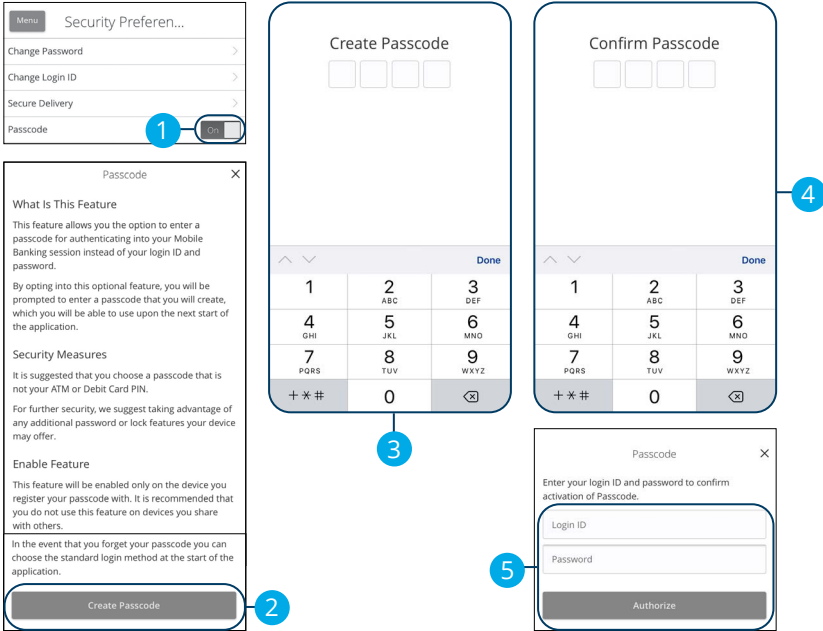


4. Scan your fingerprint.

- 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!

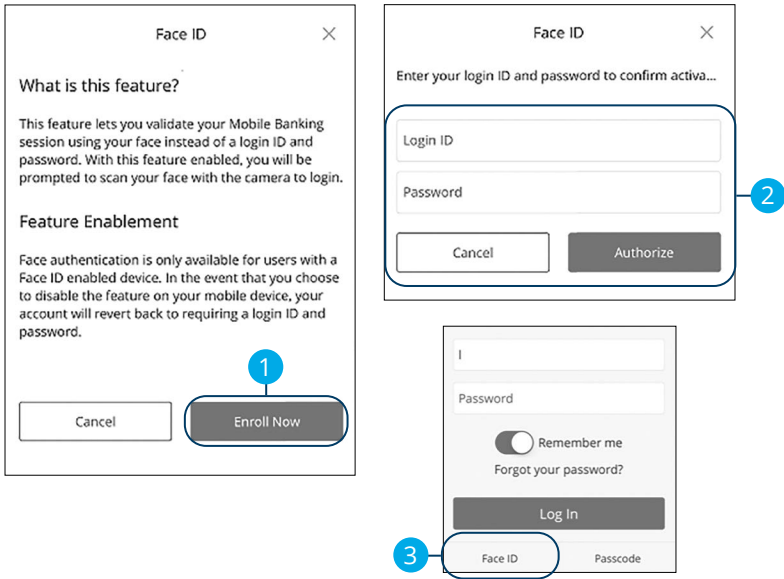


Sign in to Bell Bank's Mobile Banking app and tap the **Menu** button. In the **Login Settings** tab, tap **Security Preferences**.

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.

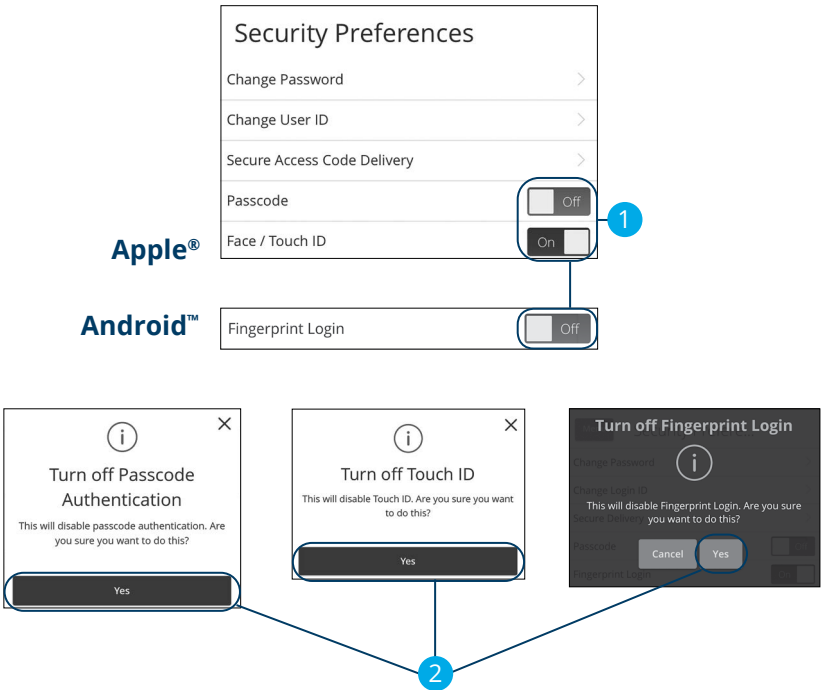
1. Review the information about using Face ID and tap the **Enroll Now** button.
2. Enter your login ID and password, and tap the **Authorize** button.
3. Face ID is now set up. You can now tap the **Face ID** button to log in.



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.



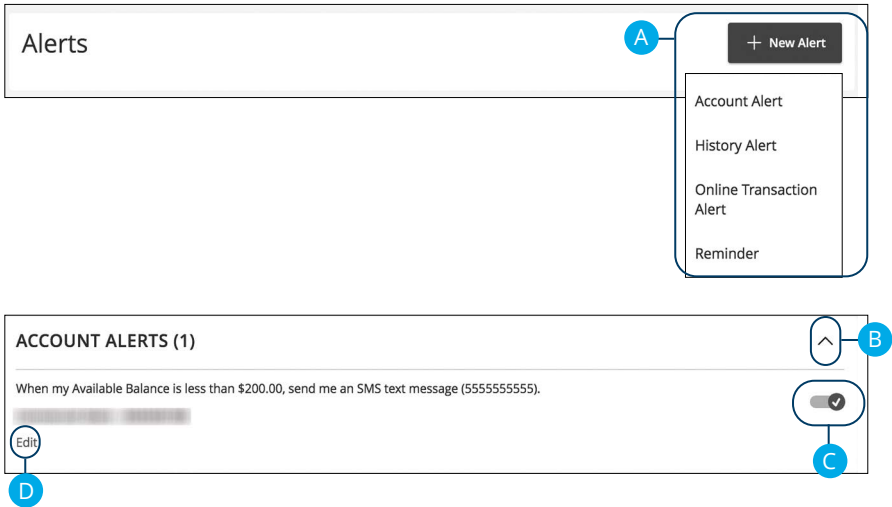
Sign in to Bell Bank's Mobile Banking app and tap the **Menu** button. In the **Login Settings** tab, tap **Security Preferences**.

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

Alerts Overview

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



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

- A.** The "New Alert" drop-down lets you create an account, history, online transaction or reminder alert.
- B.** The \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 image shows a 'New Account Alert' form with the following elements and callouts:

- 1:** A callout box on the left lists alert types: Account Alert, History Alert, Online Transaction Alert, and Reminder.
- 2:** A callout pointing to the 'Account' dropdown menu, which is set to 'Americas Best Checking XXXXXX2312 \$18.95'.
- 3:** A callout pointing to the 'Account balance type' dropdown menu, which is set to 'Accrued Interest'.
- 4:** A callout pointing to the 'Amount' comparison options: 'more than', 'less than', and 'Exactly'.
- 5:** A callout pointing to the 'Amount' input field, which is currently empty and has '0.00' on the right.
- 6:** A callout pointing to the 'Alert Delivery Method' section, which includes radio buttons for 'Email', 'Voice', 'SMS Text Message', and 'Secure Message Only', and an 'Email Address' input field below.
- 7:** A callout pointing to the 'Create Alert' button at the bottom right of the form.

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 has the following sections: 'Transaction Type' (2) with buttons for 'Debit Transaction', 'Credit Transaction', 'Check Number', and 'Description'; 'Amount' (3) with buttons for 'more than', 'less than', and 'Exactly'; an amount input field (4) showing '\$' and '0.00'; an 'Account' drop-down menu (5); 'Alert Delivery Method' (6) with buttons for 'Email', 'Voice', 'SMS Text Message', and 'Secure Message Only'; an 'Email Address' input field; and a bottom row with '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 area, 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 button options: '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, there is also a red 'Go back' button.

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 vertical menu on the left with options: Account Alert, History Alert, Online Transaction Alert, and Reminder.
- 2**: A drop-down menu labeled 'Event' with a checkmark icon.
- 3**: A date selection field labeled 'Select a date' with a calendar icon.
- 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**: An 'Email Address' input field.
- 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.

1 Edit Delivery Preferences

Alert me when an address is changed. **A**

Alert me when an outgoing ACH transaction is created. **x**

2 Delivery Preferences

EMAIL ADDRESS

Email Address **x**

PHONE NUMBER

Country: United States **x**

Area Code: Phone Number

SMS TEXT NUMBER

Message and data rates may apply. Expect 1 message/transaction.

Country: United States **x**

Area Code: Phone Number

Agree To Terms
Terms and Conditions

3 Save

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.

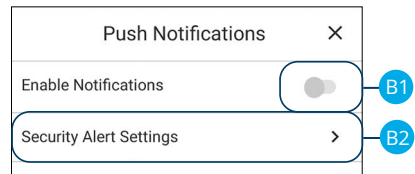
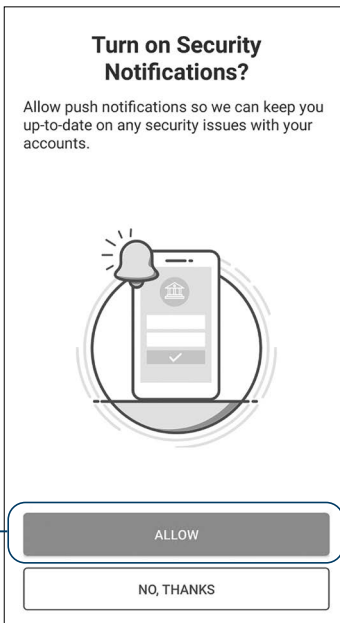
Security

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.

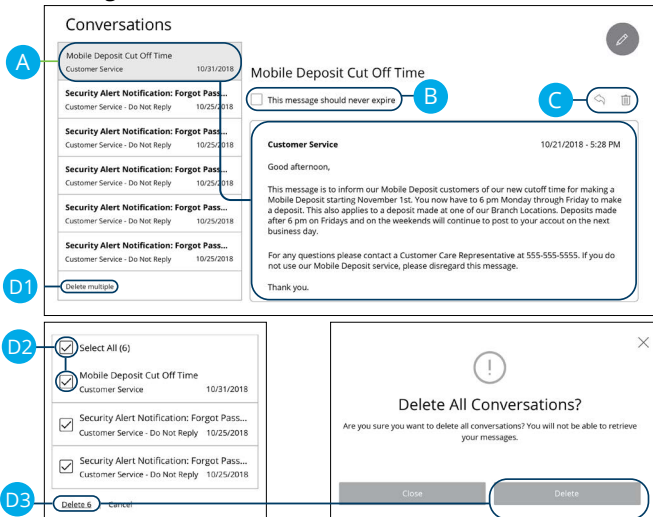


- A.** When you first sign into Bell Bank’s online banking app, you have the option to enable push notifications for alerts by tapping the **Allow** button.
- B.** To enable or disable push notifications at a later time, in the **Alerts** tab, tap **Push Notifications**.
 - 1.** Use the **Enable Notifications**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

The top screenshot shows a list of conversations on the left and a selected message on the right. The message is titled "Mobile Deposit Cut Off Time" and is from "Customer Service". A blue circle with the number "1" highlights a pencil icon in the top right corner of the message view.

The bottom screenshot shows the "New Conversation" form. A blue circle with the number "2" highlights the "Message recipient" dropdown menu, "3" highlights the "Message subject" text box, "4" highlights the "Message" text area, and "5" highlights the "Send message" button at the bottom right.

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 circular callouts with white numbers 1, 2, and 3 are positioned to the left of the form, pointing to specific sections. Callout 1 points to the 'From Account' and 'To Account' dropdown menus. Callout 2 points to the 'Amount' input field, which includes a dollar sign on the left and '0.00' on the right. Callout 3 points to the 'Transfer Date' input field, which shows '04/28/2020' and 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' in white.

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 field labeled "Start Date" with the value "04/28/2020" and a calendar icon.
- Information:** A grey box with an information icon and 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 text field labeled "Memo (optional)" 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---

To *

---Select To Account---

2

Payment Type *

3

Payment Amount * ⓘ

Make this recurring

4

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 |
| Total Payment Amount: | \$0.00 |

5b Frequency *
Monthly

Start Date: 02/28/2024  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

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.

1

Account [redacted]

Account Type: Savings

Routing Number: [redacted]

Status: Funds have been sent to the target account

Verify Deposit Amounts

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

Amount #1:

Amount #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:

- Click the **Split** tab.
- Select recipients and choose request methods.
- Click the **Enter Amount** button.
- Enter an amount.
- Click the **Review** button.
- (Optional) Make adjustments to the split.
- (Optional) Enter a reason.
- Click the **Split** button.

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 of the Zelle Settings application interface.

Left Screenshot (Settings):

- Settings** (Header)
- Profile** (Section)
- Profile Card:**
 - MC (Avatar)
 - Murphy Company
 - e***a@mcompany.com
 - QR Code
 - Tap QR for more details
- Primary Account:** To update your primary email address contact Bell Bank at 800-450-1529.
 - A:** Bell Bank, ****2312 (Default Account for Sending)
- Email:**
 - e***a@mcompany.com (Primary) **B:** Add Email
 - h***e@live.com **C:** Remove

Right Screenshot (Mobile):

- Mobile** (Section)
- Four phone numbers listed, each with a **Remove** link.
 - (**) ***-5555 **Remove**
 - (**) ***-7021 **Remove**
 - (**) ***-1500 **Remove**
 - (**) ***-1500 **Remove**
 - (**) ***-1550 **Remove**
- Message: You've reached the maximum number of mobile numbers allowed. Why can't I use this email address or phone number to enroll with Zelle®?
- RECIPIENTS** (Section)
- Search bar: Name **D:** + New Contact
- Contacts:
 - JS Jane Smith **D:**
 - JD John Doe

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 message box contains two notifications: 'Your Wells Fargo Bank, Checking, XXXXX6782 has been added. Verify this.' and 'Your US Bank, Checking, XXXXX6789 has been added. Verify this.'. Below the message box, 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, and the right screenshot shows the input fields for a brokerage account. Both screenshots include callout boxes labeled 3a through 4d.

Left Screenshot (Bank Account):

- 3a:** Account Nickname (Optional) input field.
- 3b:** Routing Number input field with the instruction "Enter bank's routing number".
- 3c:** Account Number input field with the instruction "Enter bank's account number". Below it is a "Re-enter Account Number" field with the instruction "Re-enter bank's account numb".
- 3d:** Next button.

Right Screenshot (Brokerage Account):

- 4a:** Brokerage Account dropdown menu with "E*Trade Brokerage" selected and the instruction "(Select a Brokerage Account.)".
- 4b:** Account Nickname (Optional) input field with the instruction "Optional".
- 4c:** Re-enter Brokerage Account Number and Re-enter Account Number input fields.
- 4d:** Next button.

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

- (Optional) Enter an account nickname.
- Enter the financial institution's routing number. These numbers are located at the bottom of a paper check or deposit slip from your checkbook.
- Enter the account number.
- Click the **Next** button.

4. For investment accounts:

- Select the brokerage account using the "Brokerage Account" drop-down.
- Enter the required information. The requested account information will vary depending upon the brokerage account chosen.
- 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**

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

10/18/2020 📅

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.

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 banking interface. 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 list of transactions. One transaction is shown with details: Send: 10/20/2020, From: [redacted], To: Bank of America (California), Checking, XXXXXX1234, Status: Pending (with an information icon, C), and Transfer Amount: \$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 ██████████
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 ██████████
To Bank of America (California), Checking, XXXXXX1234
Status **Pending**
Transfer Amount \$10.00

2 Cancel Transfer

3 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 ██████████
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

5 Cancel Transfer Confirmed

You have successfully canceled this transfer

Reference # 3718545
Amount: \$10.00
Fees Free
Total \$10.00
From ██████████
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.

The screenshot displays 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. Callout letters A-F point to specific interactive elements.

| 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

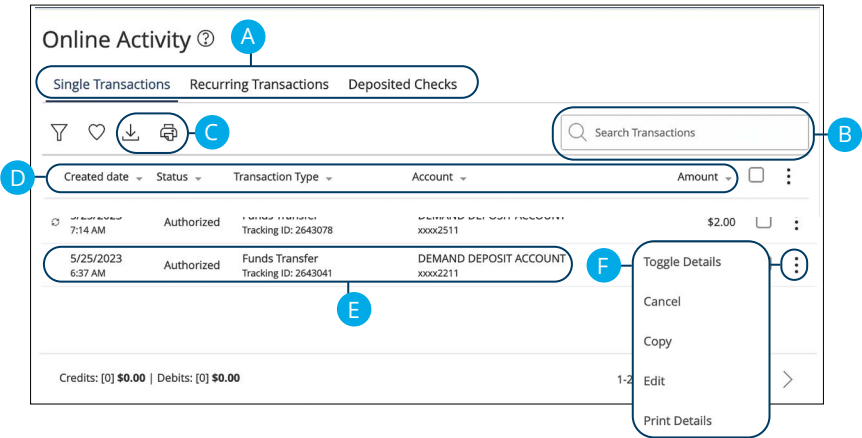
In the **External Transfer** tab, click **Preferences**.

- A.** Click on an account to view additional details.
- B.** Click the **Add Accounts** button to add a new account. See page 56 for more details.
- C.** Click the "Verify" link next to an account to verify it. See page 58 for more details.
- D.** Click the **Add Phone Number** button to add a new phone number.
- E.** Click the "Verify" link next to a phone number to verify it.
- F.** Click on a phone number and click the **Delete** button to delete it.





Transactions

Online Activity Overview

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




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

- A.** Click an appropriate tab to view **Single Transactions**, **Recurring Transactions**, or **Deposited Checks**.
- B.** Use the search bar to find transactions within that account.
- C.** Print the Online Activity page by clicking the  icon. Export your transactions into a different format by clicking the  icon.
- D.** Click the  icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
- E.** Click on a transaction to view more details.
- F.** Click the  icon to perform additional functions.

Using Filters

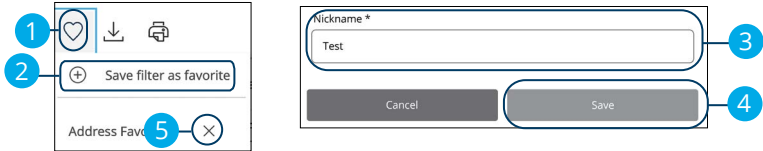
What appears on Online Activity can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.

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

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

Creating or Deleting Custom Views Using Favorites

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



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

1. Click the ♥ icon.
2. Click the "+ Save as New" link to create a new favorite template.
3. Enter a nickname for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

Editing Transactions

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

The screenshot shows a table of transactions with columns: Created date, Status, Transaction Type, Account, and Amount. Two transactions are listed, both 'Authorized' 'Funds Transfer' to a '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.

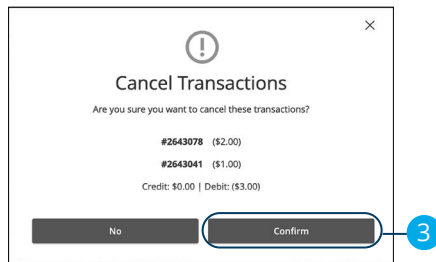
| Created date | Status | Transaction Type | Account | Amount | |
|----------------------|------------|--|------------------------------------|--------|--------------------------|
| 5/25/2023 7:14 AM | Authorized | Funds Transfer Tracking ID: 2643078 | DEMAND DEPOSIT ACCOUNT xxxx2511 | \$2.00 | <input 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 icon to select all transactions.
2. Click the icon and click "Cancel Selected."
3. Click the **Confirm** button when you are finished. The status then changes to "Canceled" on the Online Activity page.



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

Services

Stop Payment Request

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

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 (Mr) 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 a blue circle with the number "3" next to it; the text "pdf" is visible in the selection area. Below the menus are two red buttons: "Download document" and "View and print document". A blue circle with the number "4" is next to the "Download document" button, and a blue circle with the number "5" is next to the "View and print document" button.

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.

Statement Delivery

| Account | Delivery Type | Address |
|-----------------------------|---------------|--------------------|
| Internal [REDACTED] | E-Statement | demo@bellbanks.com |
| Personal Savings [REDACTED] | E-Statement | demo@bellbanks.com |

View E-Statement Delivery Agreement

Delivery Preferences

Account: Americas Best Checking XXXXXX2312


Delivery Type: Paperless Statements

Email Address: demo@bellbanks.com

Alternate Email Address (optional):

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.

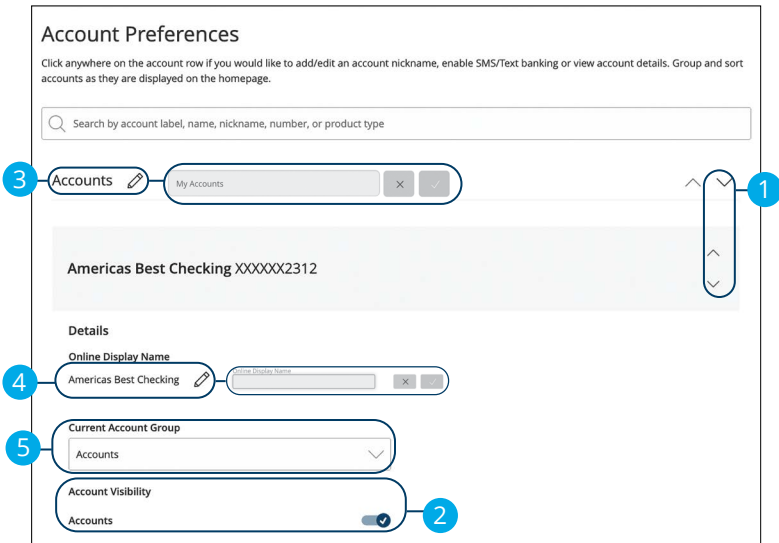
Log in to our Bell Bank Mobile Banking app. In the **Services** tab, select **Deposit Check**.

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**

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](#)

SMS Terms and Conditions

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.

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

Settings

Themes

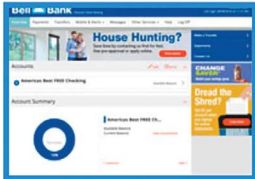
We want Online Banking to match your personality and feel comfortable, which is why you can customize your themes. Once selected, these changes are immediately applied to all of your devices.

THEMES

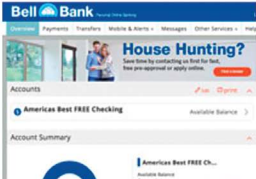
Please select a theme from the theme library below.

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.

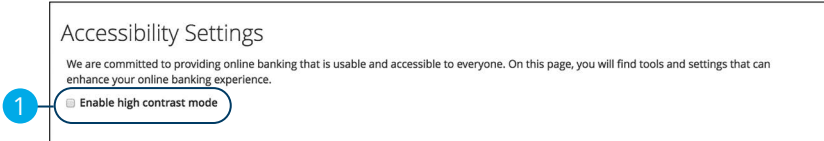


Note: Choosing a different theme may change the placement of options within Online Banking.

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 displays 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 shows several location pins (D) across Minnesota. A callout box for the Detroit Lakes branch is shown in the foreground, 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 background list of branches includes:

- Alexandria**: 1001 Broadway Street, Alexandria, MN 56308
- Bloomington - Bell Plaza**: 3800 American Boulevard West, Suite #100, Bloomington, MN 55431
- Breckenridge**: 214 5th Street North, Breckenridge, MN 56520
- Detroit Lakes**: 920 Lake Avenue, Detroit Lakes, MN 56501
- Dilworth**: 101 Center Avenue East, Dilworth, MN 56529
- Duluth - Downtown**: 201 E Superior Street, Duluth, MN 55802
- Fargo - Downtown**: 15 Broadway, Fargo, ND 58102

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

Enrollment

When 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.

Bill Pay Enrollment

Bill Pay is a free service that allows you to receive and pay bills online, schedule future payments and view records of past payments.

The following accounts can be used with Bill Pay:


Account x0431: Américas Best Checking

1

If you have additional users who are entitled to access Bill Pay, they will be able to fund payments using all the accounts listed above. They may also view other account details.


WELCOME, JOHN

Simplify your bill pay routine with Bill Pay!



Convenience


Say goodbye to the hassle of juggling multiple passwords and accounts. Now, you can conveniently pay all your bills anytime, anywhere, on any device.



Control

Receive electronic bill statements directly to your account, eliminating paper clutter and streamlining your financial record-keeping.

Set up customizable reminders and automatic payments to ensure you never miss a due date again.



Confidence

With just a few clicks, you can securely send payments to anyone without leaving your digital banking environment. Manage all your payments in one place, with one password.

2

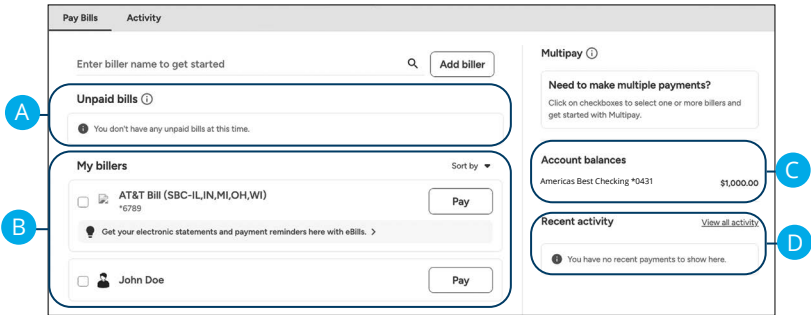
Click the **Bill Pay** tab.

1. Click the **Sign Up For Payments** button.
2. Click the **Get started** button.

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.



Click the **Bill Pay** tab.

- A. View a list of your unpaid bills.
- B. View a list of your billers.
- C. View your current account balances.
- D. View your recent activity.

Bill Pay

Creating a Biller

The person or entity who receives your payments is known as a biller. You can pay just about any company, loan or account using Bill Pay. The information printed on your bill is all you need to set up a company as a biller. When creating your biller, there are two types of companies you can add: known and unknown.

Known Company

If the company you need to pay is preloaded in our database, you have the option to set up eBills. For more information, visit page 90.

The screenshot shows a web interface for creating a biller. At the top, there are two tabs: "Pay Bills" and "Activity". Below the tabs is a search bar with the placeholder text "Enter biller name to get started" and a magnifying glass icon. To the right of the search bar is a button labeled "Add biller". A blue circle with the number "1" is positioned to the left of the search bar. Below the search bar is a form with three input fields: "Account number", "Confirm account number", and "Nickname (optional)". A blue circle with the number "2" is positioned to the left of the "Account number" field. At the bottom of the form are two buttons: "Cancel" and "Add". A blue circle with the number "3" is positioned to the right of the "Add" button.

Click the **Bill Pay** tab.

1. Start entering the biller's name and select it from the list. Then click the **Add biller** button.
2. Enter the required information. Fields may vary depending on which company you are adding.
3. Click the **Add** button when you are finished.
4. You can then either make a payment or click the **Cancel** button to return to the Bill Pay home page.

Unknown Company

If you have a biller who is not in our system, you can add their contact information. You may not be able to send a Rush Delivery or sign up for eBills.

The screenshot shows a web interface for adding a biller. At the top, there are two tabs: 'Pay Bills' and 'Activity'. Below the tabs is a search bar with the placeholder text 'Enter biller name to get started' and an 'Add biller' button. A blue circle with the number '1' points to the search bar. Below the search bar is a form with two sections: 'COMPANY' and 'PERSON'. The 'PERSON' section is active and contains the following fields: 'Account information' with a sub-label 'Biller name' and the text 'Unknown Biller'; 'Account number' (field 2); 'Nickname (optional)' (field 3); 'Mailing address' section with 'Biller address 1' (field 4), 'Address 2 (optional)', 'City', 'State' (drop-down menu, field 5), 'ZIP code (5-digit)' and 'ZIP+4 (optional)' (field 6), and 'Biller's phone number' (field 7). At the bottom of the form are 'Cancel' and 'Add' buttons (field 8).

Click the **Bill Pay** tab.

1. Enter the biller's name and select it from the list.
2. Enter the biller's account number.
3. (Optional) Enter a nickname.
4. Enter the biller's mailing address.
5. Select the biller's state from the drop-down.
6. Enter the biller's ZIP code.
7. Enter biller's phone number
8. Click the **Add** button when you are finished.
9. You can then either make a payment or click the **Cancel** button to return to the Bill Pay home page.

Person

You can pay anyone, such as a babysitter, dog-walker or freelance worker, by creating them as a biller in Bill Pay.

Click the **Bill Pay** tab.

1. Enter the biller's name and select it from the list.
2. Click the **Person** tab.
3. (Optional) Enter a nickname.
4. Enter the biller's mailing address.
5. Select the biller's state from the drop-down.
6. Enter the biller's ZIP code.
7. Enter biller's phone number
8. Click the **Add** button when you are finished.
9. You can then either make a payment or click the **Cancel** button to return to the Bill Pay home page.

Bill Pay

Editing a Biller

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

The image shows a sequence of four screenshots illustrating the steps to edit a biller:

- Step 1:** The "My billers" list shows a biller named "John Doe". A blue circle with the number "1" highlights the biller's name.
- Step 2:** The "BILLER DETAILS" view for "John Doe" is shown. A blue circle with the number "2" highlights the "Edit biller" button.
- Step 3:** The "Account information" edit form is shown. A blue circle with the number "3" highlights the "Edit" link next to the "Nickname" field.
- Step 4:** The "Account information" edit form is shown. A blue circle with the number "4" highlights the "Save changes" button.

Click the **Bill Pay** tab.

1. Select a biller.
2. Click the **Edit biller** button.
3. Click the "Edit" link next to the section you need to edit.
4. Make the necessary changes and click the **Save changes** button when you are finished.

Bill Pay

Deleting a Biller

If a biller is no longer needed, you can permanently delete them. This does not erase data from any existing payments.

My billers Sort by ▾

AT&T Bill (SBC-IL,IN,MI,OH,WI)
*6789 Pay

💡 Get your electronic statements and payment reminders here with eBills. >

1 John Doe Pay

BILLER DETAILS

John Doe Pay

1 Main Street
Anywhere IL 62294
Phone: (555) 555-5555 **2** Edit biller

Account information

Nickname ✎ Edit

Mailing address
1 Main Street
Anywhere, IL, 62294 ✎ Edit

Phone number
(555) 555-5555 ✎ Edit

Cancel Save changes

3 Delete biller

Delete John Doe ? ✕

⚠ Are you sure you want to delete this biller?

All pending payments will be canceled, including any automatic payments you've set up for this biller.

Keep biller **4** Delete biller

Click the **Bill Pay** tab.

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

Bill Pay

Enabling eBills

You can go paperless and receive your bills electronically within Bill Pay. Many 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 screenshot shows the 'My billers' section of a web application. At the top, there is a 'Sort by' dropdown menu. Below it, a card for 'AT&T Bill (SBC-IL,IN,MI,OH,WI) *6789' is displayed. A blue circle with the number '1' highlights a link that says 'Get your electronic statements and payment reminders here with eBills. >'. To the right of the card is a 'Pay' button. Below the card, a larger panel shows the eBill enrollment details for the same biller. A blue circle with the number '2' highlights the 'Request eBills' button at the bottom right of this panel. The enrollment details include a confirmation of identity, a 5-digit billing ZIP code (16365), and a service address (100 Liberty St, Warren, PA 16365).

Click the **Bill Pay** tab.

1. Click on the "Get your electronic statements and payment reminders here with eBills" link.
2. Click the **Request eBills** button.

Bill Pay

Paying eBills

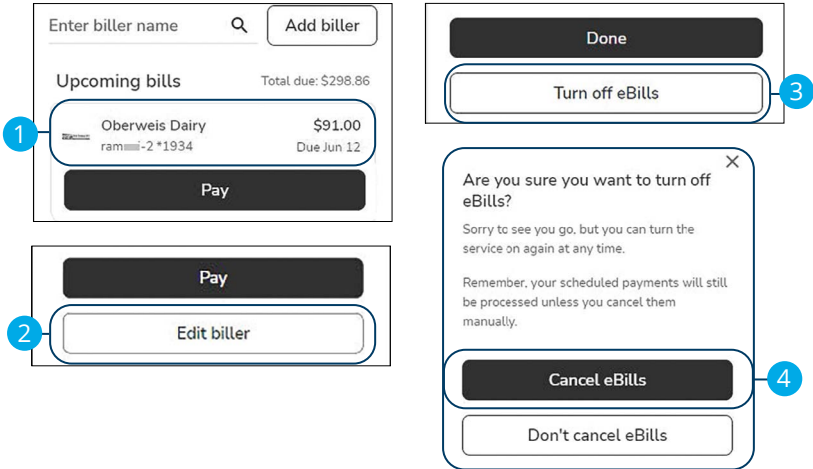
The image shows two screenshots of a mobile application interface for paying eBills. The left screenshot displays a search bar for biller names and a list of upcoming bills. One bill from Oberweis Dairy for \$91.00 is highlighted, with a blue circle containing the number '1' pointing to the 'Pay' button. The right screenshot shows the 'REVIEW AND PAY' screen. It features a summary of the bill, a dropdown menu for the payment amount (currently \$0.00), a date picker for the delivery date (07/17/2023), a dropdown menu for the payment account (Ramani *7890), and two buttons: 'Pay' and 'Cancel'. Blue circles with numbers 2 through 5 point to these respective elements.

Click the **Bill Pay** tab.

1. Click the **Pay** button next to the ebill you would like to pay.
2. Use the drop-down to select an amount.
3. Use the calendar to select a delivery by date.
4. Select an account to withdraw from using the drop-down.
5. Click the **Pay** button.
6. Review the payment information.
7. Click the **Done** button when you are finished.

Bill Pay

Canceling eBills Service for a Biller



Click the **Bill Pay** tab.

1. Select a biller.
2. Click the **Edit biller** button in the eBills section.
3. Click the **Turn off eBills** button.
4. Click the **Cancel eBills** button.

Bill Pay

Scheduling Payments

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

Single Payments

The image illustrates the process of scheduling a single payment through three sequential screenshots:

- Step 1:** A list of billers is shown. The biller "John Doe" is selected, and the "Pay" button is highlighted with a blue circle and the number 1.
- Step 2:** The payment entry form is displayed. The amount is set to "\$0.00" (highlighted with a blue circle and the number 2). The estimated delivery date is "07/16/2024" (highlighted with a blue circle and the number 3). The pay from account is "Americas Best Checking *0431" (highlighted with a blue circle and the number 4). A memo field is present (highlighted with a blue circle and the number 5). The "Pay" button is highlighted with a blue circle and the number 6.
- Step 3:** The confirmation screen is shown. The message "Your \$1.00 payment is scheduled for Jul 16" is displayed. The confirmation details are: Confirmation: WCS6B-XTL2W, Amount: \$1.00, Pay from: Americas Best Checking *0431 (highlighted with a blue circle and the number 7), Estimated delivery: Jul 16, and Delivery method: Check. A note to self field is also present (highlighted with a blue circle and the number 8). The "Done" button is highlighted with a blue circle and the number 9.

Click the **Bill Pay** tab.

1. Click the **Pay** button next to the biller you would like to pay.
2. Enter the amount.
3. Use the calendar to select an estimated delivery date.
4. Select an account to withdraw from using the drop-down.
5. (Optional For Check Payments Only) Enter a memo.
6. Click the **Pay** button.
7. Review the payment information.
8. (Optional) Enter a note to self.
9. Click the **Done** button when you are finished.

Multiple Payments



Note: Not available on mobile.

PAY BILLS
ACTIVITY

Enter biller name to get started 🔍 Add biller

Unpaid bills ⓘ

ⓘ You don't have any unpaid bills at this time.

My billers Sort by ▾

John Doe

Pay

Next payment Scheduled Jul 16 for \$1.00

Jane Doe

Pay

Multipay ⓘ

Pay 2 selected bills

Cancel

John Doe

Remove

Jane Doe

Remove

Account balances

Americas Best Checking *0431 \$13.50

Recent activity [View all activity](#)

John Doe

\$1.00

Scheduled Jul 16

PAY BILLS
ACTIVITY

John Doe

Next payment \$1.00
Scheduled Jul 16

🗑️

| | | |
|---|-------------------------|------|
| Amount | Estimated delivery | |
| \$0.00 | 07/16/2024 | 📅 |
| | Rush delivery available | |
| Pay from | | |
| Americas Best Checking *0431 | Memo | |
| Available balance: \$13.50 | Printed on check | 0/32 |
| ⓘ Your check may be cashed, and the money withdrawn from your account, before, on, or after Jul 16. | | |

Jane Doe

Next payment \$1.00
Scheduled Jul 16

🗑️

| | | |
|---|-------------------------|------|
| Amount | Estimated delivery | |
| \$0.00 | 07/16/2024 | 📅 |
| | Rush delivery available | |
| Pay from | | |
| Americas Best Checking *0431 | Memo | |
| Available balance: \$13.50 | Printed on check | 0/32 |
| ⓘ Your check may be cashed, and the money withdrawn from your account, before, on, or after Jul 16. | | |

Multipay

Pay 2 selected bills

Cancel


| | |
|---------------------|---------------|
| John Doe | \$0.00 |
| Jane Doe | \$0.00 |
| Total amount | \$0.00 |


Click the **Bill Pay** tab.

1. Select the biller/billers you would like to pay.
2. Click the **Pay selected bills** button.
3. Enter the required payment information for each biller.
4. Click the **Pay selected bills** button.

Bill Pay: Scheduling Payments

PAYMENT CONFIRMATION Print


You've scheduled 2 payments for a total of \$3.00

 **John Doe**


Confirmation WCS6H-DB55P

Amount \$2.00

Pay from Americas Best Checking *0431

Estimated delivery Jul 16
Your check may be cashed, and the money withdrawn from your account, before, on, or after Jul 16.

Delivery method Paper

 **Jane Doe**

Confirmation WCS6H-DB8JS

Amount \$1.00

Pay from Americas Best Checking *0431

Estimated delivery Jul 16
Your check may be cashed, and the money withdrawn from your account, before, on, or after Jul 16.

Delivery method Paper

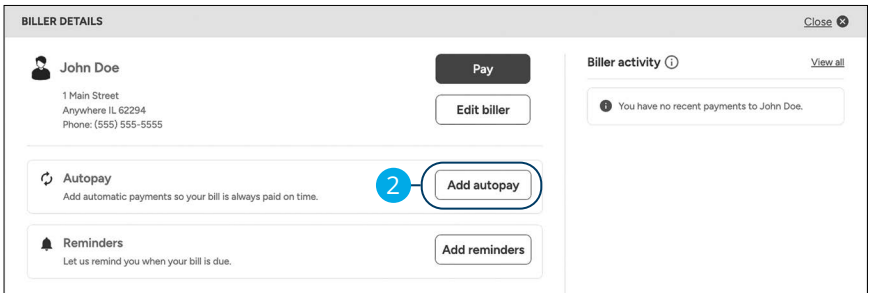
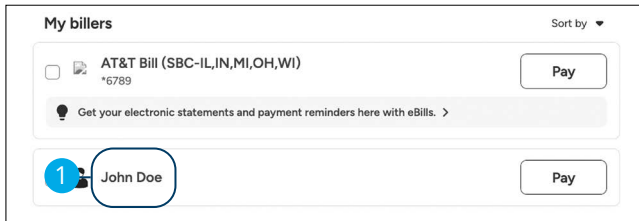
Done

5. Review the payment information and click the **Done** button.

Bill Pay

Automatic Payments

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



Click the **Bill Pay** tab.

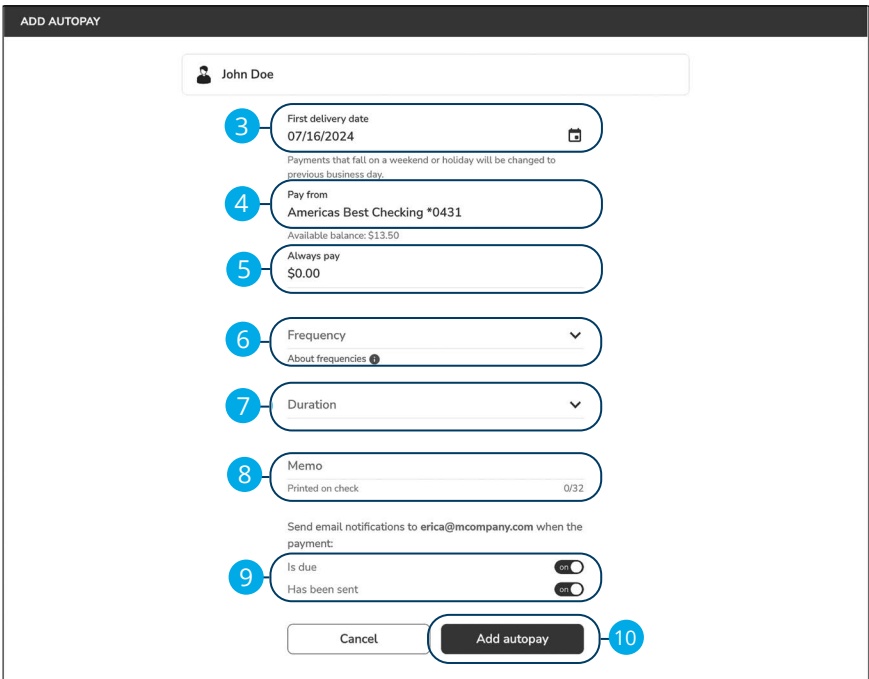
1. Click the biller you would like to set up autopay for.
2. Click the **Add autopay** button.

ADD AUTOPAY

John Doe

- 3 First delivery date
07/16/2024
Payments that fall on a weekend or holiday will be changed to previous business day.
- 4 Pay from
Americas Best Checking *0431
Available balance: \$13.50
- 5 Always pay
\$0.00
- 6 Frequency
About frequencies
- 7 Duration
- 8 Memo
Printed on check 0/32
Send email notifications to erica@mcompany.com when the payment:
- 9 Is due
Has been sent

Cancel Add autopay 10



3. Use the calendar to select a first delivery date.
4. Select an account to withdraw from using the drop-down.
5. Enter the amount.
6. Select a frequency using the drop-down.
7. Select the duration of the payments using the drop-down and enter the necessary information.
8. (Optional For Check Payments Only) Enter a memo.
9. Use the toggles to indicate when you would like to be notified.
10. Click the **Add autopay** button when you are finished.

Automatic Payments for eBills

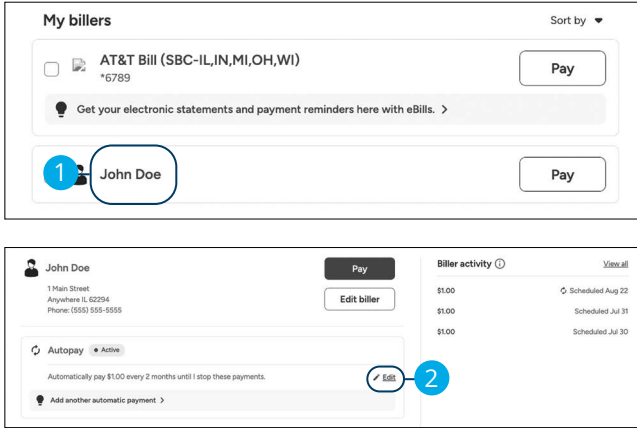
The image consists of two side-by-side screenshots of a mobile application interface for setting up automatic payments for eBills. The left screenshot shows a search bar for biller names and a list of 'Upcoming bills' with a total due of \$298.86. One bill from 'Oberweis Dairy' for \$91.00 is highlighted with a blue circle containing the number 1. A 'Pay' button is visible below the bill. The right screenshot shows the 'Autopay' configuration screen. It includes a title 'Autopay' with a subtext 'Add automatic payments so your bill is always paid on time.' and an 'Add autopay' button (2). Below this is a 'Deliver by' dropdown menu set to '3 days before due date' (3), with a note that payments on weekends or holidays will be moved to the previous business day. The 'Pay from' account is '*3210'. There is an 'Always pay' dropdown menu set to 'Amount due' (4) and a link for 'About payment amounts'. The 'Maximum payment (optional)' is set to '\$250.00' (5), with a note to set a limit on automatic payments. There are two toggle switches for 'Send email notifications to' when the payment is 'Is scheduled' and 'Has been sent' (6), both currently turned 'on'. At the bottom, there are 'Add autopay' (7) and 'Cancel' buttons.

Click the **Bill Pay** tab.

1. Click the biller with ebills enabled that you would like to set up autopay for.
2. Click the **Add autopay** button.
3. Use the calendar to select a delivery by date.
4. Use the drop-down to select the amount due.
5. Enter a maximum payment amount. This is optional if you have not selected "Earliest Delivery Date" using the "Delivery By" drop-down.
6. Use the toggles to indicate when you would like to be notified.
7. Click the **Add autopay** button when you are finished.

Bill Pay

Edit an Automatic Payments



Click the **Bill Pay** tab.

1. Click the biller with automatic payments enabled that you would like to edit.
2. Click the "Edit" link next to the automatic payment you would like to edit.

John Doe

Next delivery date
07/16/2024

Payments that fall on a weekend or holiday will be changed to previous business day.

Pay from
Americas Best Checking *0431

Available balance: \$13.50

Always pay
\$1.00

Frequency
Every 2 months

About frequencies ⓘ

Duration
Until I stop payments

Memo
Printed on check 0/32

Send email notifications to erica@mcompany.com when the payment:

Is due

Has been sent

[Delete autopay](#)

3


3. Make the necessary changes and click the **Save Changes** button.

Bill Pay


Delete an Automatic Payments


The screenshot shows the 'My billers' section of a Bill Pay interface. The first step, indicated by a blue circle with the number '1', is to click on the 'John Doe' biller card. The second step, indicated by a blue circle with the number '2', is to click on the 'Edit' link next to the 'Autopay' section of the biller's details.

My billers Sort by ▾

 **AT&T Bill (SBC-IL,IN,MI,OH,WI)** *6789 Pay

💡 Get your electronic statements and payment reminders here with eBills. >

1  **John Doe** Pay

 **John Doe** Pay Edit biller **Biller activity** View all

1 Main Street
Anywhere IL 62294
Phone: (888) 555-5555

Autopay Active


Automatically pay \$1.00 every 2 months until I stop these payments. Edit **2**


💡 Add another automatic payment >

| | |
|--------|------------------|
| \$1.00 | Scheduled Aug 22 |
| \$1.00 | Scheduled Jul 31 |
| \$1.00 | Scheduled Jul 30 |

Click the **Bill Pay** tab.

1. Click the biller with automatic payments enabled that you would like to delete.
2. Click the "Edit" link next to the automatic payment you would like to edit.

 John Doe


Next delivery date
07/16/2024 


Payments that fall on a weekend or holiday will be changed to previous business day.


Pay from
Americas Best Checking *0431

Available balance: \$13.50

Always pay
\$1.00

Frequency
Every 2 months 

About frequencies 

Duration
Until I stop payments 



Memo
Printed on check: 0/32

Send email notifications to erica@mcompany.com when the payment:

Is due on

Has been sent on

[Delete autopay](#) **3**

 **Delete autopay plan?** 

Are you sure you want to delete this autopay plan? Any scheduled payments will be canceled. Processing payments will not be canceled.

4

3. Click the "Delete autopay" link.
4. Click the **Delete plan** button.

Bill Pay

Rush Delivery

If you need to send a payment faster and if your payee has the Rush Delivery option, you can process your payment faster than the standard rate.

A standard fee may occur. Please see our Fee Schedule for details.

The image displays a sequence of seven screenshots illustrating the steps to make a bill payment with Rush Delivery:

- Step 1:** A biller selection screen for "John Doe" with a "Pay" button circled in blue.
- Step 2:** An "Amount" entry screen showing "\$0.00" with a blue circle around the input field.
- Step 3:** An "Estimated delivery" screen showing "07/16/2024" with a calendar icon and a blue circle around the date field.
- Step 4:** A "Pay from" screen showing "Americas Best Checking *0431" with a blue circle around the account selection field.
- Step 5:** A "Memo" entry screen showing "Wired on check" with a blue circle around the memo input field.
- Step 6:** A confirmation screen with "Cancel" and "Pay" buttons, where the "Pay" button is circled in blue.
- Step 7:** A final confirmation screen showing "Next payment \$1.00 Scheduled Jul 30" and a "Pay \$22.95" button circled in blue.

Click the **Bill Pay** tab.

1. Click the **Pay** button next to the biller you would like to pay.
2. Enter the amount.
3. Use the calendar to select an estimated delivery date.
4. Select an account to withdraw from using the drop-down.
5. (Optional For Check Payments Only) Enter a memo.
6. Click the **Pay** button.
7. Enter the biller's address and click the **Pay** button.

John Doe

✓

Your \$1.00 payment is scheduled for Jul 16

| | |
|--------------------|--|
| Confirmation | WCS56B-XTL2W |
| Amount | \$1.00 |
| Pay from | Americas Best Checking *0431 |
| Estimated delivery | Jul 16 Your check may be cashed, and the money withdrawn from your account before, on, or after Jul 16. |
| Delivery method | Check |

Add note to self (optional)

Enter a note to yourself. You can't edit this note after you've saved it.

Done

8. Review the payment information.
9. (Optional) Enter a note to self.
10. Click the **Done** button when you are finished.

Bill Pay

Activity

Easily view your recent activity.

PA 1 ACTIVITY

Search

Filter Date range: Last 6 months Status: All Sort by: None Print

Scheduled Total: \$5.00

| | | |
|----------|--------|------------------|
| Jane Doe | \$1.00 | Scheduled Jul 16 |
| John Doe | \$2.00 | Scheduled Jul 16 |
| John Doe | \$1.00 | Scheduled Jul 16 |
| John Doe | \$1.00 | Scheduled Jul 16 |

History Since Jan 9, 2024

| | | |
|----------|--------|-----------------|
| John Doe | \$1.00 | Canceled Jul 16 |
|----------|--------|-----------------|

Active autopays

John Doe

| | |
|------------|------------------------------|
| Pay from | Americas Best Checking *0431 |
| Pay amount | \$1.00 |
| Deliver by | Every 3 months |

[View autopay](#)

Click the **Bill Pay** tab.

1. Click the **Activity** tab.

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.

The screenshot displays the 'Bill Pay' interface. At the top, there are two tabs: 'PAY' (highlighted with a blue circle '1') and 'ACTIVITY'. Below the tabs is a search bar and a filter section with options for 'Filter', 'Date range: Last 6 months', 'Status: All', and 'Sort by: None'. A 'Print' button is also visible. The main content area is divided into 'Scheduled' and 'History' sections. The 'Scheduled' section shows a list of payments for Jane Doe, with the first entry highlighted by a blue circle '2'. The 'History' section shows a canceled payment for John Doe. On the right side, there is a 'Active autopays' section for John Doe, showing payment details like 'Americas Best Checking *0431', '\$1.00', and 'Every 3 months'. Below this, there is a 'Biller Details' section for Jane Doe, including contact information and buttons for 'Pay', 'Edit biller', 'Add autopay', and 'Add reminders'. The 'Biller activity' section shows a payment of '\$1.00' (highlighted with a blue circle '3') scheduled for Jul 16. A 'Close' button is located in the top right corner of the 'Biller Details' section.

Click the **Bill Pay** tab.

1. Click the **Activity** tab.
2. Select the payment you would like to edit.
3. Select the payment you would like to edit.

Jane Doe \$1.00
Scheduled Jul 16

| | |
|--------------------|--|
| Confirmation | WCSEH-DBBIS |
| Amount | \$1.00 |
| Pay from | Americas Best Checking *0431 |
| Estimated delivery | Jul 16 <i>Your check may be cashed, and the money withdrawn from your account, before, on, or after Jul 16.</i> |
| Delivery method | Check |

4

[Cancel payment](#)

Jane Doe \$1.00
Scheduled Jul 16

Amount
\$1.00

Estimated delivery
07/16/2024

5

ⓘ Your check may be cashed, and the money withdrawn from your account, before, on, or after Jul 16.

Pay from
Americas Best Checking *0431

Available balance: \$13.50

Memo
Printed on check 0/32

[Cancel payment](#)

PAYMENT CONFIRMATION Print

Jane Doe

✓

Your \$1.00 payment is scheduled for Jul 16

| | |
|--------------------|--|
| Confirmation | WCS6H-DBBIS |
| Amount | \$1.00 |
| Pay from | Americas Best Checking *0431 |
| Estimated delivery | Jul 16 <i>Your check may be cashed, and the money withdrawn from your account, before, on, or after Jul 16.</i> |
| Delivery method | Check |
| Memo | test |

6

4. Click the **Edit payment** button.
5. Make the necessary changes and click the **Save Changes** button.
6. Click the **Done** button.

Bill Pay


Canceling 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.

The screenshot displays the Bill Pay interface. At the top, the 'PAY' tab is selected, and the 'ACTIVITY' sub-tab is active. A search bar is present. Below it, a filter bar shows 'Filter', 'Date range: Last 6 months', 'Status: All', and 'Sort by: None'. A 'Print' button is also visible. The main content area is titled 'Scheduled' and shows a total of '\$5.00'. A payment for Jane Doe for \$1.00, scheduled for Jul 16, is highlighted with a blue circle and the number 2. To the right, the 'Active autopays' section shows a payment for John Doe from Americas Best Checking *0431 for \$1.00, delivered every 3 months. Below this, the 'BILLER DETAILS' section for Jane Doe is shown, including her address and phone number. A 'Pay' button and an 'Edit biller' button are present. The 'Biller activity' section shows a \$1.00 payment scheduled for Jul 16, highlighted with a blue circle and the number 3.

Click the **Bill Pay** tab.



1. Click the **Activity** tab.
2. Select the payment you would like to edit.
3. Select the payment you would like to edit.

 Jane Doe \$1.00
Scheduled Jul 16

| | |
|--------------------|--|
| Confirmation | WCS6H-DB8JS |
| Amount | \$1.00 |
| Pay from | Americas Best Checking *0431 |
| Estimated delivery | Jul 16 <i>Your check may be cashed, and the money withdrawn from your account, before, on, or after Jul 16.</i> |
| Delivery method | Check |

[Edit payment](#) [Done](#)

[4 Cancel payment](#)

 **Cancel payment** 

Are you sure you want to cancel your \$1.00 payment to Jane Doe scheduled for Jul 16?

[Keep payment](#) [5 Cancel payment](#)

4. Click the “Cancel payment” link.
5. Click the **Cancel payment** button to permanently delete your payment.

Bill Pay

Creating a Reminder

Setting up a reminder within 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.


The screenshot displays the 'My billers' section of a Bill Pay interface. At the top, there is a 'Sort by' dropdown menu. Below it, a list of billers is shown. The first biller is 'AT&T Bill (SBC-IL,IN,MI,OH,WI) *6789'. A blue circle with the number 1 highlights the 'Pay' button next to this biller. Below the list, there is a light gray box with a lightbulb icon and the text 'Get your electronic statements and payment reminders here with eBills. >'. Below this is the 'BILLER DETAILS' section for the selected biller. It shows the biller's name, phone number, and a 'Pay' button. Below that, there are four sections: 'eBills' with a 'Get eBills' button, 'Autopay' with an 'Add autopay' button, and 'Reminders' with an 'Add reminders' button. A blue circle with the number 2 highlights the 'Add reminders' button.

Click the **Bill Pay** tab.


1. Click the biller you would like to set up a reminder for.
2. Click the **Add reminders** button.


ADD REMINDERS

AT&T Bill (SBC-IL,IN,MI,OH,WI)
*6789




Typical due date  3
Numeric date starting with the month

Typical amount due 4
\$0.00

Bill received  5

Remind me in advance  6

Send email notifications to when the payment:

Is due  on 7
Has been sent  on
Isn't paid by the due date  on

8

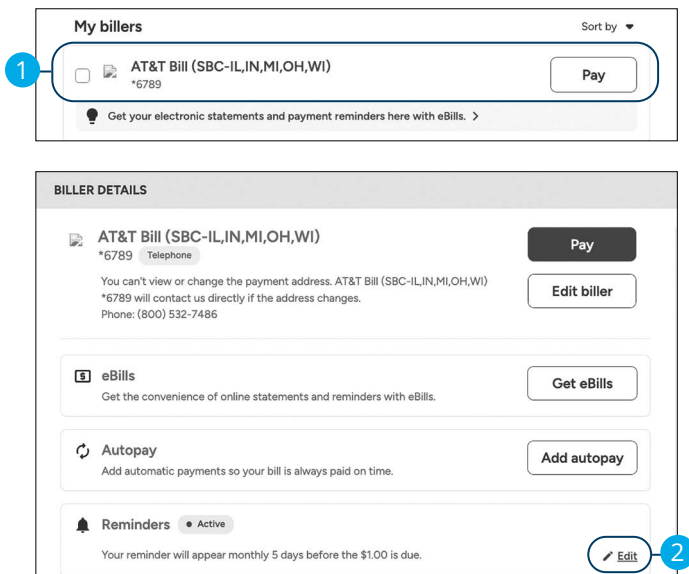
[Get eBill instead?](#)

3. Use the calendar feature to select the typical due date.
4. Enter the amount typically due.
5. Use the "Bill Received" drop-down to select the frequency of the bill.
6. Use the drop-down to choose when to receive a notification.
7. Use the toggles to indicate when you would like to be notified.
8. Click the **Set reminders** button when you are finished.

Bill Pay

Editing Reminders

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



Click the **Bill Pay** tab.

1. Click the biller you would like to edit a reminder for.
2. Click the "Edit" link.

EDIT REMINDERS

AT&T Bill (SBC-IL,IN,MI,OH,WI)
*6789

Typical due date
06/29/2024

Numeric date starting with the month

Typical amount due
\$1.00

Bill received
Monthly

Remind me in advance
05 days

Send email notifications to _____
when the payment:

Is due

Has been sent

Isn't paid by the due date

[Don't save changes](#) [Save changes](#)

[Stop reminders](#)

3. Make the necessary changes and click the **Save changes** button when you are finished.

Bill Pay

Deleting Reminders


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


The screenshot shows the 'My billers' section with a 'Sort by' dropdown. A blue circle '1' highlights the 'AT&T Bill (SBC-IL,IN,MI,OH,WI)' entry, which includes a checkbox, a telephone icon, the number '*6789', and a 'Pay' button. Below this is a lightbulb icon and the text 'Get your electronic statements and payment reminders here with eBills. >'. The 'BILLER DETAILS' section for 'AT&T Bill (SBC-IL,IN,MI,OH,WI)' includes a 'Pay' button, an 'Edit biller' button, and a note: 'You can't view or change the payment address. AT&T Bill (SBC-IL,IN,MI,OH,WI) *6789 will contact us directly if the address changes. Phone: (800) 532-7486'. Below this are sections for 'eBills' (with a 'Get eBills' button), 'Autopay' (with an 'Add autopay' button), and 'Reminders' (with a toggle set to 'Active' and an 'Edit' button). A blue circle '2' highlights the 'Edit' button in the 'Reminders' section.

Click the **Bill Pay** tab.

1. Click the biller you would like to edit a reminder for.
2. Click the "Edit" link.


EDIT REMINDERS


 **AT&T Bill (SBC-IL,JN,MI,OH,WI)**
*6789

Typical due date
06/29/2024 

Numeric date starting with the month

Typical amount due
\$1.00

Bill received
Monthly 

Remind me in advance
05 days 



Send email notifications to
when the payment:

Is due on

Has been sent on

Isn't paid by the due date on

[Stop reminders](#) **3**

 **Stop payment reminders?** 

Are you sure you want to stop payment reminders? We'll no longer send an email to each time a payment is due, sent, or not paid.

4

3. Click the "Stop reminders" link.
4. Click the **Stop reminders** button.



Bell Bank

Member FDIC | 26813

