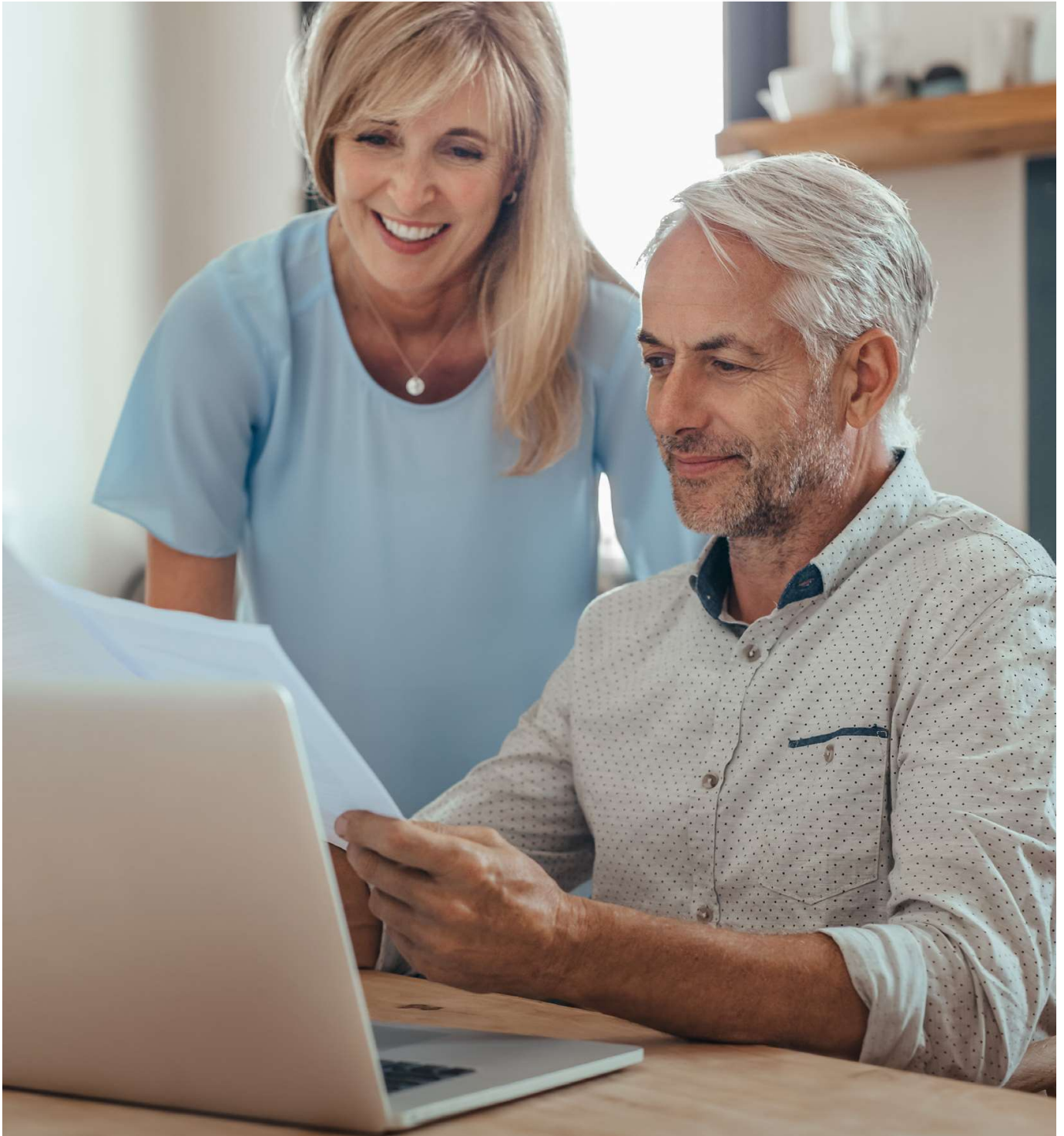


# Your Guide to Personal Online Banking



**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!

The image shows a sequence of three screenshots from the Bell Bank website illustrating the password reset process:

- Step 1:** The top navigation bar of the Bell Bank website. The "Log In" button is circled in blue with the number 1.
- Step 2:** The "Access Online Accounts" login form. The "Forgot Password" link is circled in blue with the number 2.
- Step 3:** The password reset page. The "Username" input field is circled in blue with the number 3.

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

The image displays three sequential screenshots of a user interface, each with a blue circle and number indicating a step:

- Step 3:** A screen titled "Please select a target:" with two radio button options: "E-mail : [redacted]@bell.ca" and "SMS : (781) 360-4678". A "Back" button is at the bottom. A blue circle with the number "3" is next to the E-mail option.
- Step 4:** A screen titled "Enter your Secure Access Code" with a text input field labeled "Secure Access Code", a "Back" button, and a "Submit" button. A blue circle with the number "4" is next to the input field.
- Step 5:** A screen titled "Please set your new password:" with two text input fields: "New Password" and "Confirm New Password". A blue circle with the number "5" is next to the "New Password" field.

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 interface. The top navigation bar includes the Bell Bank logo, a user profile icon, and the text "Good Afternoon, Murphy Company" and "Last log in: 1/2/2024 at 1:07 PM".

On the left side, there is a sidebar menu with the following items: Accounts, Transfers, Loan Payments, Bill Pay, Send Money with Zelle, External Transfers, Manage Debit Cards, Messages, Statements, Alerts, Login Settings, Open an Account, Other, Help, and Log Off. A blue circle labeled 'A' is positioned next to the 'Accounts' menu item.

The main content area features a promotional banner for "GROW YOUR SAVINGS FASTER WITH A CD!" with a "CHECK OUT RATES" button. Below this is the "Accounts" section, which displays a table of accounts:

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

Callout letters B, C, and D are placed near the account information. A dropdown menu for the first account shows options: View Transactions, Quick Transfer, Account Nickname, Move to, and Account Details.

Below the accounts section is a yellow banner for "Learn more about year-end tax documents." with a "Learn more" button. This is followed by a "NEW GROUP" section for "PERSONAL LOC - INT ONLY \*\*2312" with a "Learn more" button and callout letter F. The "NEW GROUP" section shows a "Current Balance" of \$0.00 and an "Available Balance" of \$5.00. Callout letter E is near the group details icon.




The "ASSET SUMMARY" section features a donut chart showing the distribution of assets: 40% (Americas Best Checking) and 60% (Regular Savings-Personal). The total assets are \$31. To the right, a table shows the breakdown:

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

Callout letter G is near the user profile icon in the top right corner. The bottom of the page has navigation links for "Previous" and "Next".

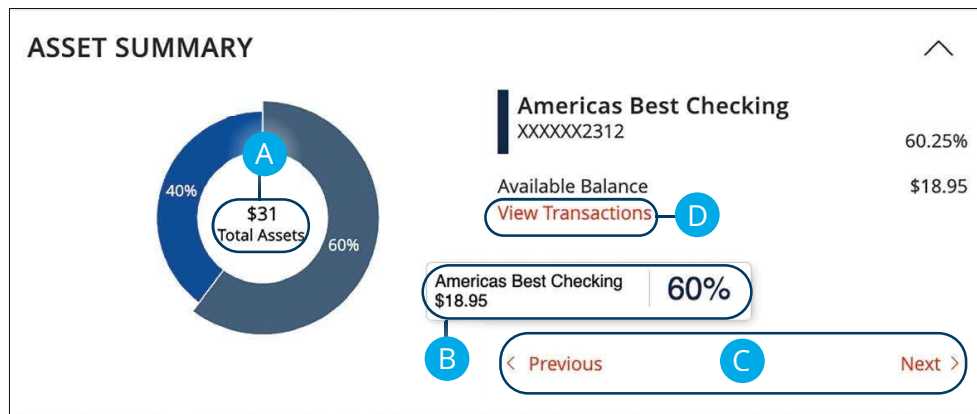


**Note:** The letters correspond to several available features on the Dashboard.

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

← Back

B

\$0.00	– \$14,025.00
Current Balance	Available Balance

### DEMAND DEPOSIT ACCOUNT \*\*2211

Last Updated: May 25, 2023 4:49 AM

Transactions
Details & Settings

C
D
E
F
G

Date	Description	Amount
DEC 3 2019	CHECK - 577704	-\$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.

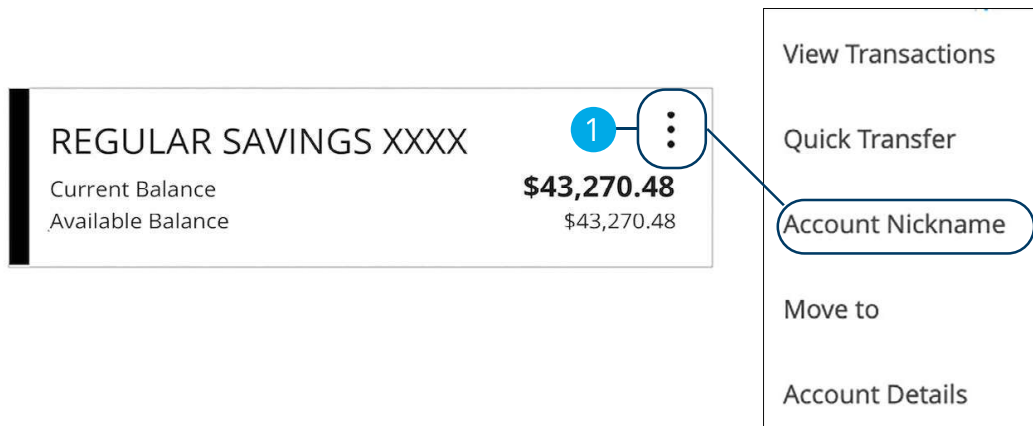
The image shows a user interface for a 'Quick Transfer' feature. At the top, there is an account card for 'REGULAR SAVINGS XXXX' with a current balance of \$43,270.48 and an available balance of \$43,270.48. A menu icon (three vertical dots) is located on the right side of the card, with a callout box listing options: 'View Transactions', 'Quick Transfer', 'Account Nickname', 'Move to', and 'Account Details'. Below the account card is the 'Quick Transfer' form. It has five main sections: 1. 'From Account' dropdown menu showing 'NOW ACCOUNT xxx6806 \$4,854.67'. 2. 'To Account' dropdown menu with the text 'Select an account'. 3. 'Amount' input field with a dollar sign and '0.00'. 4. 'Transfer Date' calendar picker showing '06/29/2022'. 5. Two buttons at the bottom: 'Advanced Options' and 'Transfer Funds'.

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.



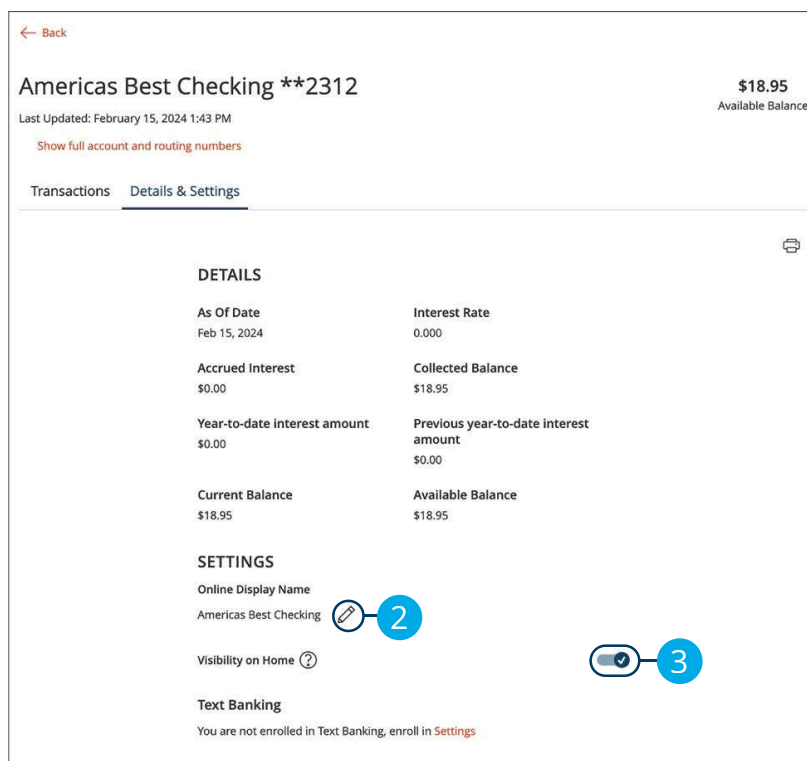
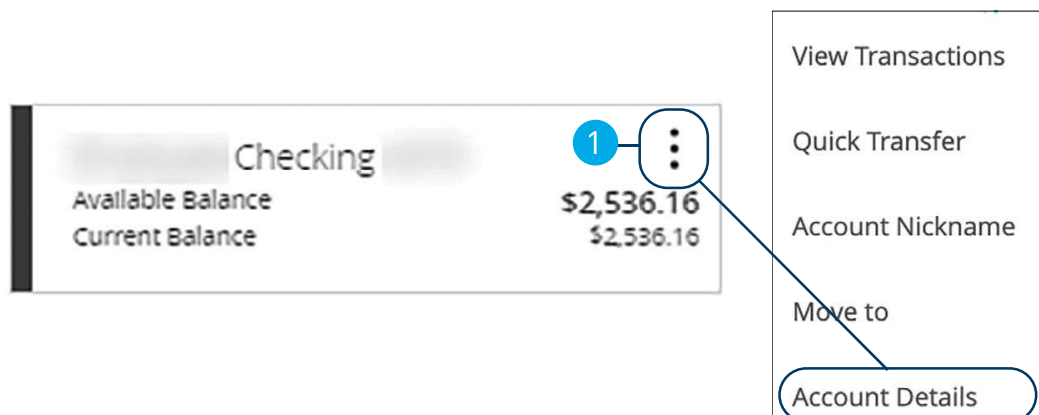
The image shows a screenshot of the "Account Nickname" dialog box. The dialog box displays the account name "Americas Best Checking" and the account number "XXXXXX2312". The available balance is "\$18.95". The "Account Nickname" field contains "Americas Best Checking". There are two buttons at the bottom: "Cancel" and "Save". A blue circle with the number "2" highlights the "Account Nickname" field, and a blue circle with the number "3" highlights the "Save" button.



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

# Home Page

## Details & Settings

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

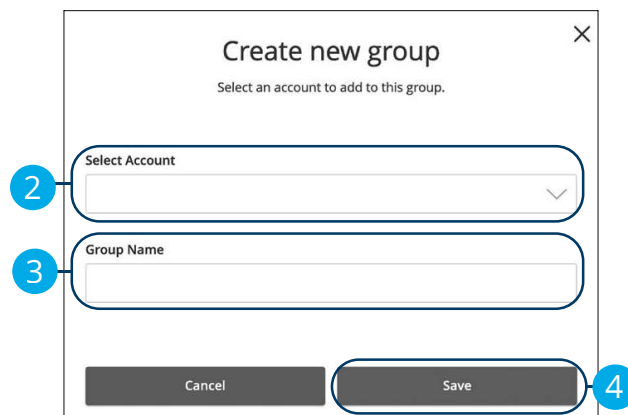
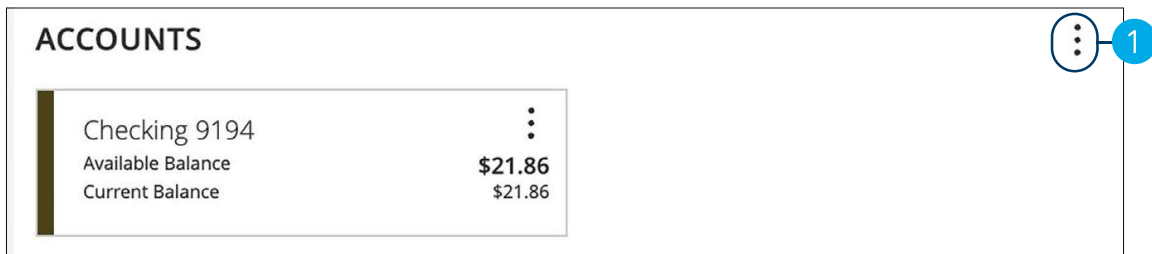



1. Click the  icon right side of an account card and select Account Details.
2. Click the  icon to edit the display name.
3. Use the toggle to decide whether or not your account is visible on the Home page.

# Home Page

## Account Grouping

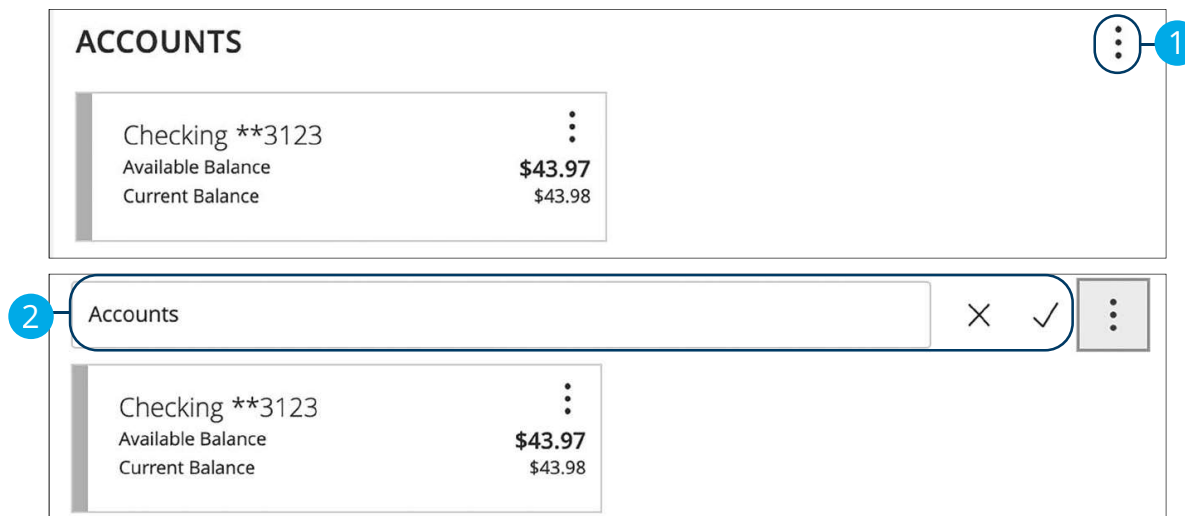
You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.




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

## Editing a Group Name

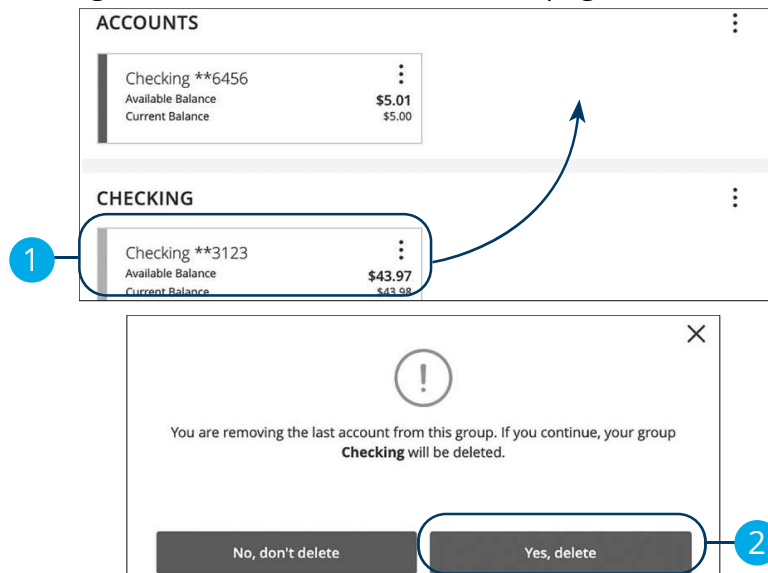
The names of existing groups can be edited in just two easy steps.



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

## Deleting a Group

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



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

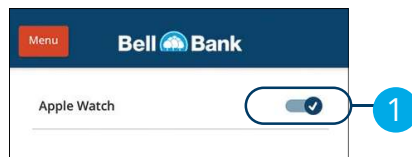
# Home Page

## 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.

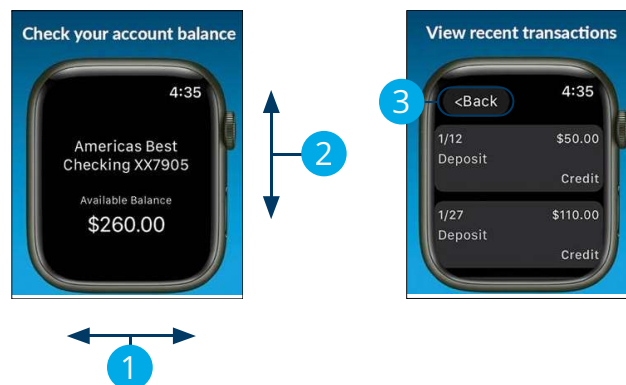


Sign in to Bell Bank's Mobile Banking app and tap the **Menu** button. In the **Other** tab, tap **Apple® Watch**.

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.

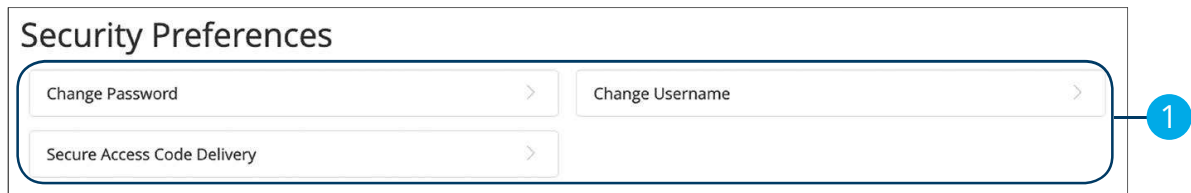
### Fraud Prevention

- 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.



### 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 image shows a 'Change Password' form with five numbered callouts on the left side:

- 2: Points to the 'Current Password' input field.
- 3: Points to the 'New Password' input field.
- 4: Points to the 'Confirm New Password' input field.
- 5: Points to the 'Change Password' button.

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.

Type your desired new Username in the field below.

*i* • Login ID must be between 6 and 32 characters.

2 New Username

3 Save new Login ID

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.

Secure Delivery Contact Information

+ Add Contact

Enter your preferred contact information, which will be used for Secure Access Code delivery.

Email Address

Email Address



Edit Email Address

You're updating this email address to receive a secure access code via email.

Email Address

Cancel Save

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

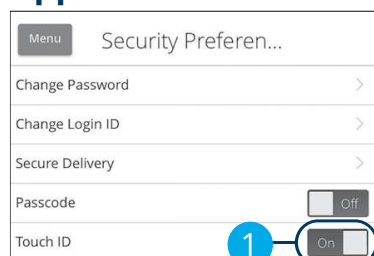
## Mobile Security Preferences

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®



#### Android™



**What Is This Feature?**

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

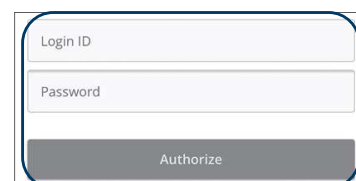
With this feature enabled, you will be prompted to place your registered fingerprint on the fingerprint scanner to login.

**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**

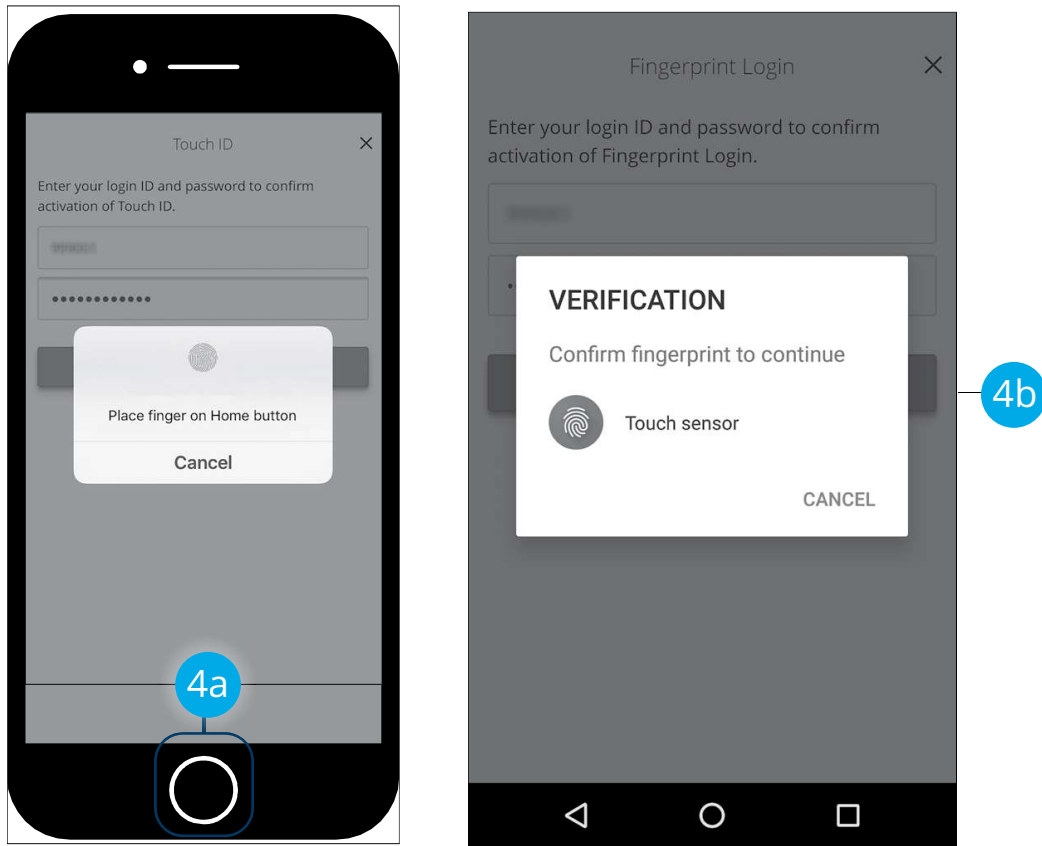


Sign in to Bell Bank's Mobile Banking app and tap the **Menu** button. In the **Login Settings** tab, tap **Security Preferences**.

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.

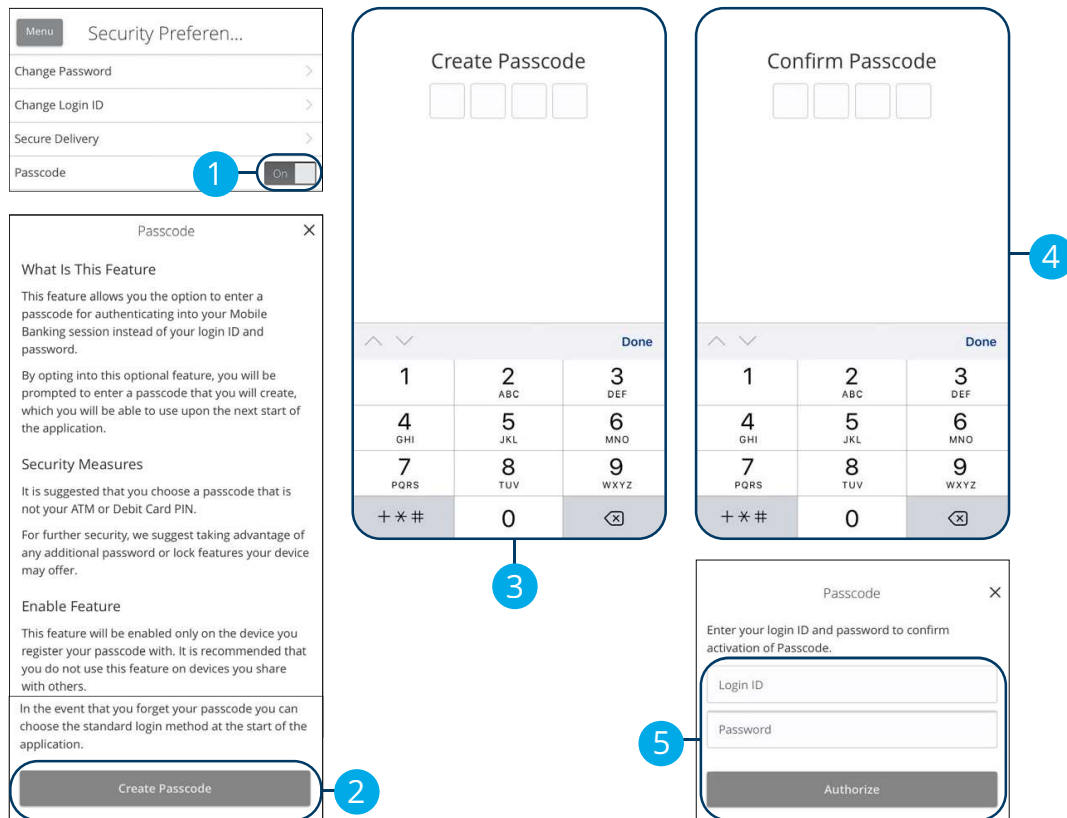


**4.** Scan your fingerprint.

- 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!

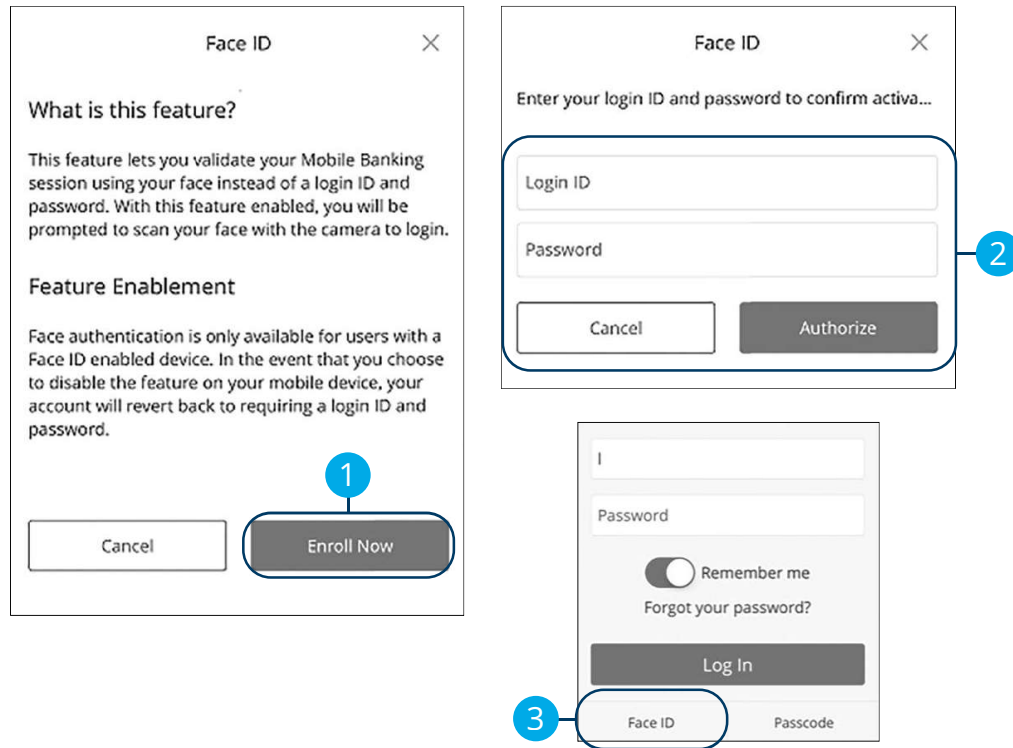


Sign in to Bell Bank’s Mobile Banking app and tap the **Menu** button. In the **Login Settings** tab, tap **Security Preferences**.

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 utilizes 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.

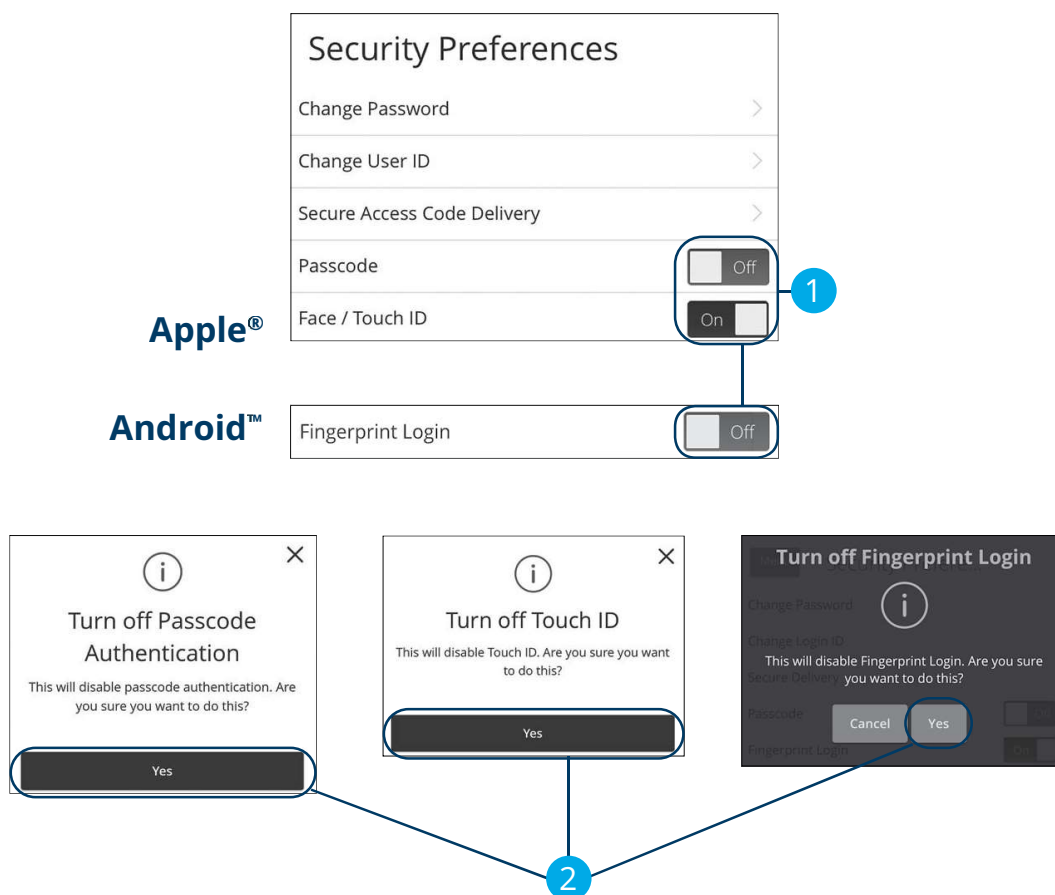
1. Review the information about using Face ID and tap the **Enroll Now** button.
2. Enter your login ID and password, and tap the **Authorize** button.
3. Face ID is now set up. You can now tap the **Face ID** button to log in.



**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.



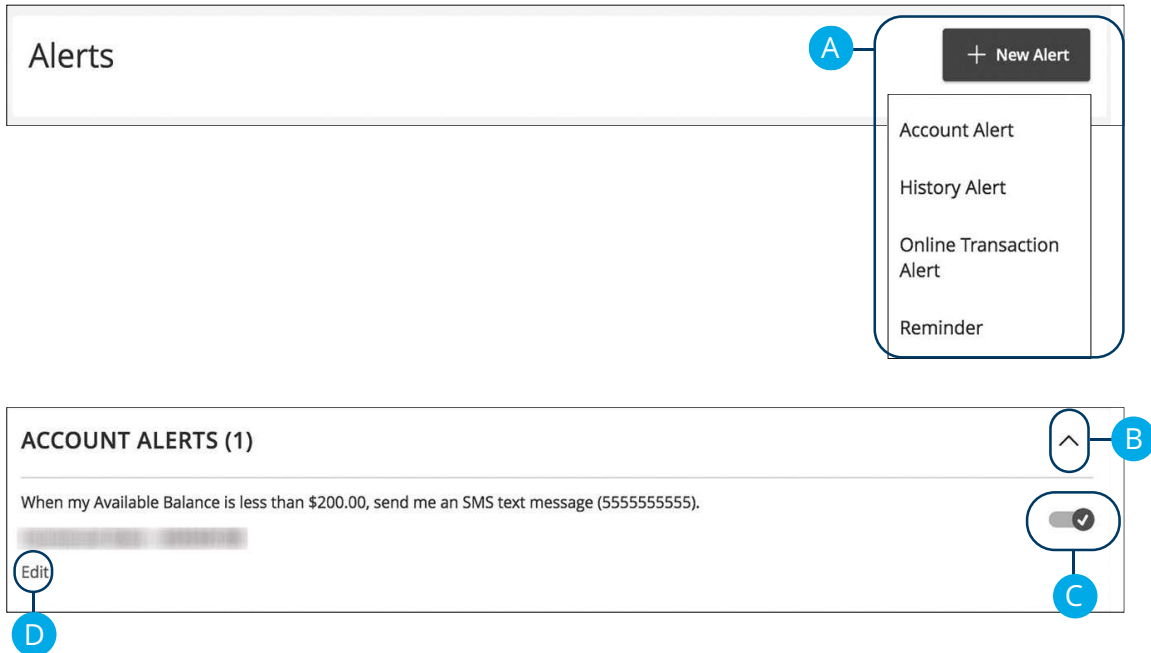
Sign in to Bell Bank's Mobile Banking app and tap the **Menu** button. In the **Login Settings** tab, tap **Security Preferences**.

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 ^ 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 vertical menu on the left containing 'Account Alert', 'History Alert', 'Online Transaction Alert', and 'Reminder'.
- 2:** A drop-down menu for 'Account' with the selected value 'Americas Best Checking XXXXXX2312 \$18.95'.
- 3:** A drop-down menu for 'Account balance type' with the selected value 'Accrued Interest'.
- 4:** A radio button group for 'Amount' with options 'more than', 'less than', and 'Exactly'.
- 5:** A text input field for the amount, currently showing '\$ 0.00'.
- 6:** A section for 'Alert Delivery Method' with radio buttons for 'Email', 'Voice', 'SMS Text Message', and 'Secure Message Only'. Below it is an 'Email Address' input field.
- 7:** Two buttons at the bottom: 'Go back' and 'Create Alert'.

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 alert types: Account Alert, History Alert, Online Transaction Alert, and Reminder. The main form (2) has sections for Transaction Type (Debit Transaction, Credit Transaction, Check Number, Description), Amount (3) with options 'more than', 'less than', and 'Exactly', and a text input for the amount (4) showing '\$' and '0.00'. Below that is an Account drop-down menu (5). The Alert Delivery Method section (6) includes radio buttons for Email, Voice, SMS Text Message, and Secure Message Only, followed by an Email Address input field. At the bottom are 'Go back' and 'Create Alert' (7) buttons.

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

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

## Online Transaction Alerts

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

The image shows a user interface for creating a new online transaction alert. On the left, a vertical menu (callout 1) lists alert types: Account Alert, History Alert, Online Transaction Alert, and Reminder. The main form, titled 'New Online Transaction Alert', contains several fields and buttons:

- Transaction** (callout 2): A drop-down menu with 'Change of Address' selected.
- Account** (callout 3): A drop-down menu.
- Status** (callout 4): A drop-down menu.
- Alert Delivery Method** (callout 5): A section with four radio buttons: 'Email' (selected), 'Voice', 'SMS Text Message', and 'Secure Message Only'. Below this is an **Email Address** input field.
- Buttons** (callout 6): A 'Go back' button and a 'Create Alert' 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 components and numbered callouts:

- 1:** A vertical menu on the left containing 'Account Alert', 'History Alert', 'Online Transaction Alert', and 'Reminder'.
- 2:** A dropdown menu labeled 'Event'.
- 3:** A date selection field labeled 'Select a date' 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 radio buttons: 'Email', 'Voice', 'SMS Text Message', and 'Secure Message Only'. Below it is an 'Email Address' input field.
- 7:** Two buttons at the bottom: 'Go back' and 'Create Alert'.

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

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

# Security

## Security Alerts Overview

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

The screenshot displays the 'SECURITY ALERTS (26)' section. At the top, there is a link 'Edit Delivery Preferences' (labeled 1). Below it, two alert settings are shown: 'Alert me when an address is changed.' (with a checked toggle switch labeled A) and 'Alert me when an outgoing ACH transaction is created.' (with an unchecked toggle switch). A modal window for 'Delivery Preferences' is open, containing fields for 'EMAIL ADDRESS', 'PHONE NUMBER' (with 'Country' set to 'United States'), and 'SMS TEXT NUMBER' (with 'Country' set to 'United States'). At the bottom of the modal, there is an 'Agree To Terms' checkbox and a 'Save' button (labeled 3). A 'Cancel' button is also present at the bottom left of the modal.

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

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

### Editing Delivery Preferences

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

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

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

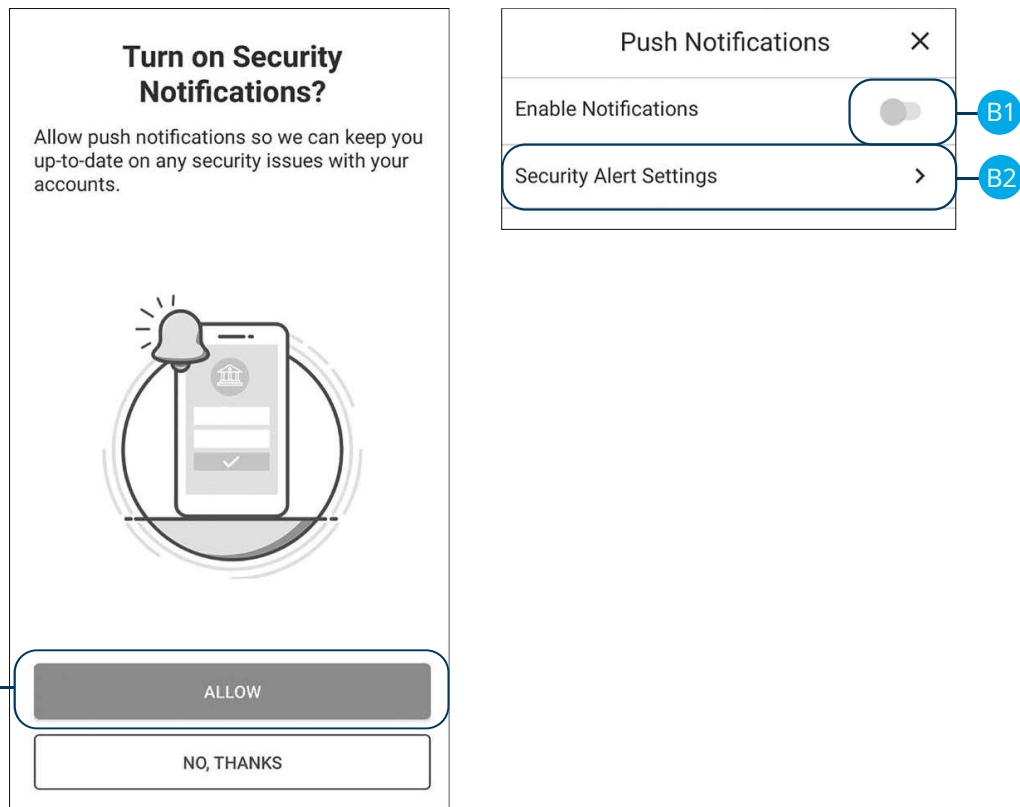
# Security

## Enabling and Disabling Push Notifications

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



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

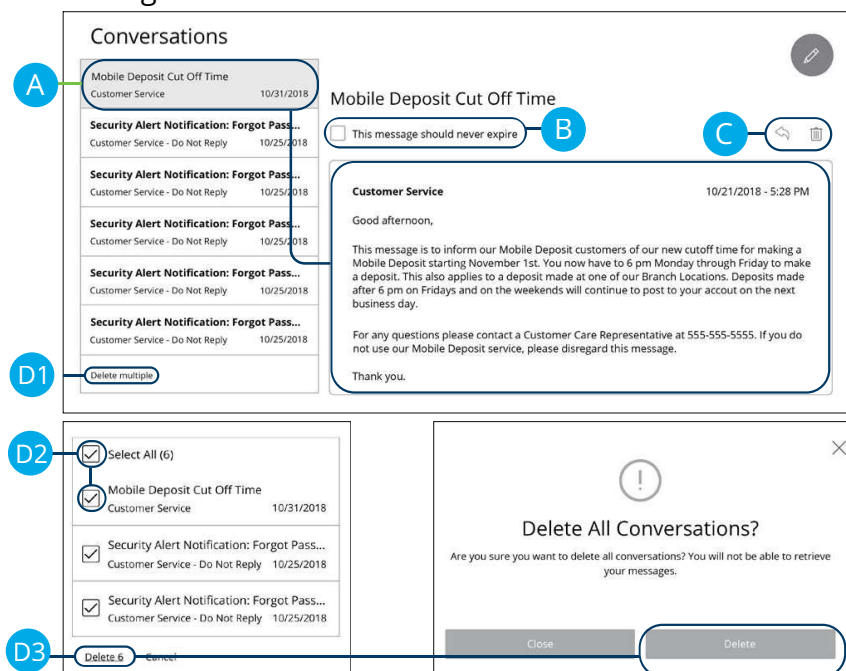


- A. When you first sign into Bell Bank’s online banking app, you have the option to enable push notifications for alerts by tapping the **Allow** button.
- B. To enable or disable push notifications at a later time, in the **Alerts** tab, tap **Push Notifications**.
  1. Use the **Enable Notifications** switch to enable or disable push notifications.
  2. Tap the respective **Alert Settings** tab to edit alerts and their delivery preferences. (See Alerts Overview section starting on page 32 for more information.)



# Security

## Secure Message Overview

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



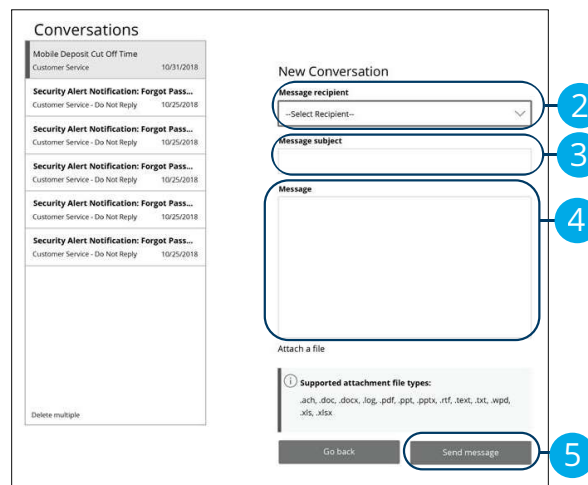
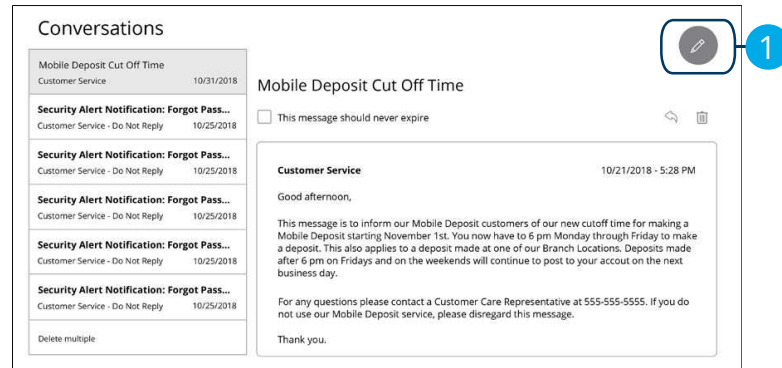
Click the **Messages** tab.

- A.** Click on a message to open it. Messages are displayed on the left side of the screen.
- B.** Messages automatically delete after a certain time. Check the box next to “This message should never expire” to prevent that message from being erased.
- C.** Delete an opened message by clicking the  icon or reply by clicking the  icon.
- D.** You can delete multiple messages at once.
  - 1.** Click the “Delete multiple” link.
  - 2.** Check the box next to the corresponding messages or check the box next to “Select All.”
  - 3.** Click the “Delete” link and then the **Delete** button to permanently delete the selected messages.


# Security

## Sending a Secure Message

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



Click the **Messages** tab.

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



# Transaction Types

## Moving Money Overview

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

- **Funds Transfer:**

Move money between your personal Bell Bank accounts.

### Funds Transfer

From Account

▼

- **Loan Payment:**

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

### Loan Payments

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

From \*

--Select From Account--
▼

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

Move money after linking your external accounts.

#### Add An External Account

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

There are two steps in this process:

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

#### Verify External Account

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

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

### Funds Transfer

FROM \*

----Select From Account--
↕

- **Send Money with Zelle®:**

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

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

**Select Recipient**

🔍 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 web form for transferring funds. It is divided into three main sections, each highlighted with a blue circle and a number:

- 1**: A section containing two dropdown menus. The first is labeled "From Account" and the second is labeled "To Account".
- 2**: A section containing an "Amount" input field with a dollar sign (\$) and a value of "0.00", and a "Frequency" dropdown menu set to "One time transfer".
- 3**: A section containing a "Transfer Date" input field with the date "04/28/2020" and a calendar icon, and a "Memo (optional)" text input field with the placeholder "Enter letters and numbers only".

At the bottom of the form is a dark grey button labeled "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 a frequency dropdown menu, a start date field with a calendar icon, an information message about processing on holidays, a repeat duration section with radio buttons, an optional memo field, and a 'Transfer Funds' button. Blue callout boxes with numbers 4a through 6 point to these specific elements.

4a Frequency  
Last day of the month

4b Start Date  
04/28/2020

Transfers falling on a Sunday or banking holiday will be processed the following business day.

4c Repeat Duration  
 Forever (*Until I Cancel*)  
 Until Date (*Set An End Date*)

5 Memo (optional)  
Enter letters and numbers only

6 Transfer Funds

4. If you would like to set up a recurring transfer, follow the steps below.
  - a. Use the drop-down to select a frequency.
  - b. Enter a start date for this transaction using the calendar features.
  - c. Decide if the transfer will repeat forever or have an end date.
5. (Optional) Enter a memo.
6. Click the **Transfer Funds** button when you are finished.



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

# Transactions

## Loan Payments

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

**Loan Payments**

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

1 **From \***  
--Select From Account--

2 **To \***  
--Select To Account--

3 **Payment Type \***

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.

The screenshot shows a form for setting up a recurring payment. It includes a checked checkbox for 'Make this recurring', a summary table of payment amounts, a 'Frequency' dropdown set to 'Monthly', 'Start Date' and 'End Date' fields with calendar icons, a 'Memo' field, and 'Clear' and 'Submit' buttons at the bottom right.

5a  Make this recurring

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

5b Frequency \*  
Monthly

Start Date: 02/28/2024

End Date:

5c

6 Memo  
Memo/Description

7 Clear Submit

5. If you would like to set up a recurring payment, follow the steps below.
  - a. Check the box next to “Make this a recurring” to repeat the transfer.
  - b. Use the “Frequency” drop-down to specify how often the transfer should occur.
  - c. Enter a start and end date for this transaction using the calendar features.
6. (Optional) Enter a memo.
7. Click the **Submit** button when you are finished.

# Transactions

## Adding a Personal External Account

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

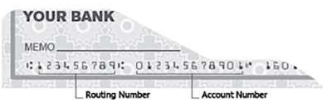
**Add An External Account**

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

There are two steps in this process:

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

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



Routing Number      Account Number

**Step 1: Add Your Account**

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

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

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

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

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

**1**

ACCOUNT NUMBER:

**2**

ACCOUNT TYPE:

**3**

ROUTING NUMBER:

**Step 2: Verify Your Account**

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

**4**

Continue

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

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



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

# Transactions

## Verifying a Personal External Account

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

Account Verification

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

**Account** [redacted]

Account Type: Savings  
Routing Number: [redacted]  
Status: Funds have been sent to the target account

1

Verify Deposit Amounts

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

Amount #1:  
Amount #2:

2

Continue 3

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

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



# Transactions

## Send Money with Zelle® Setup

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

### Initial Setup

The image illustrates the initial setup process for Zelle in three steps:

- Step 1:** The user is prompted to "Send Money with Zelle®" and is asked to choose an email or mobile number. The screen shows three radio button options: a blurred email address, a mobile number "(\*\*\*) \*\*\*-2300", and another mobile number "(\*\*\*) \*\*\*-2265". A note indicates "Email not verified. Call (800) 877-8021." Below the options is a link to "+ Add new email or mobile number" and a "CONTINUE" button.
- Step 2:** The user is prompted to "Send Money with Zelle®" and is asked to enter a 6-digit verification code. The screen shows a large input field with "000000" and a "Resend Code" link. There are "BACK" and "VERIFY" buttons.
- Step 3:** The user is prompted to "Send Money with Zelle®" and is asked to choose a primary account. The screen shows the text "You need an account to send and receive money with. Choose a primary account. ⓘ" and two radio button options, both labeled "Checking, ###1414". There is a "CONTINUE" button.

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

The screenshot shows the 'Adding a Recipient' interface. At the top, there are five tabs: 'Send', 'Request', 'Split', 'Activity', and 'Settings'. Below the tabs is the 'Select Recipient' section, which includes a search bar with the placeholder text 'Name, email, mobile #, account #' and a red '+ New Contact' button labeled '1'. Below this is the 'Add New Contact' form, which is annotated with numbered callouts:

- 2**: Radio buttons for 'Personal' (selected) and 'Business'.
- 3**: Text input fields for 'First Name' and 'Last Name'.
- 4**: Text input field for 'Nickname (Optional)'.
- 5**: A segmented control with three options: 'Email' (selected), 'Mobile', and 'Account #'.
- 6**: Text input field for 'Email'.
- 7**: A red 'SAVE' button.

At the bottom of the form, there is a 'BACK' button and a 'SAVE' button.

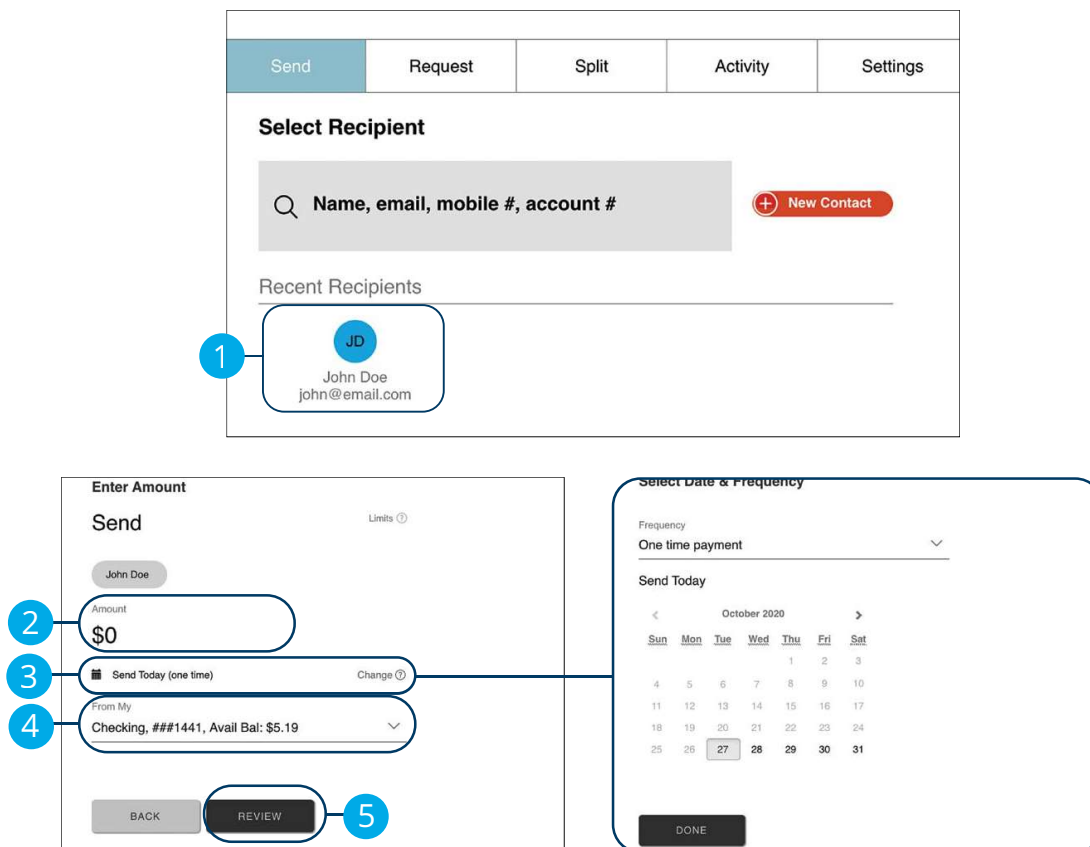
Click the **Send Money with Zelle®** tab.

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.

The image shows a sequence of six steps for requesting money with Zelle:

- Click the **Request** tab.
- Select a recipient and choose a request method.
- Enter an amount to request.
- Click the **Review** button.
- (Optional) Enter a reason for the request.
- Click the **Request** button.

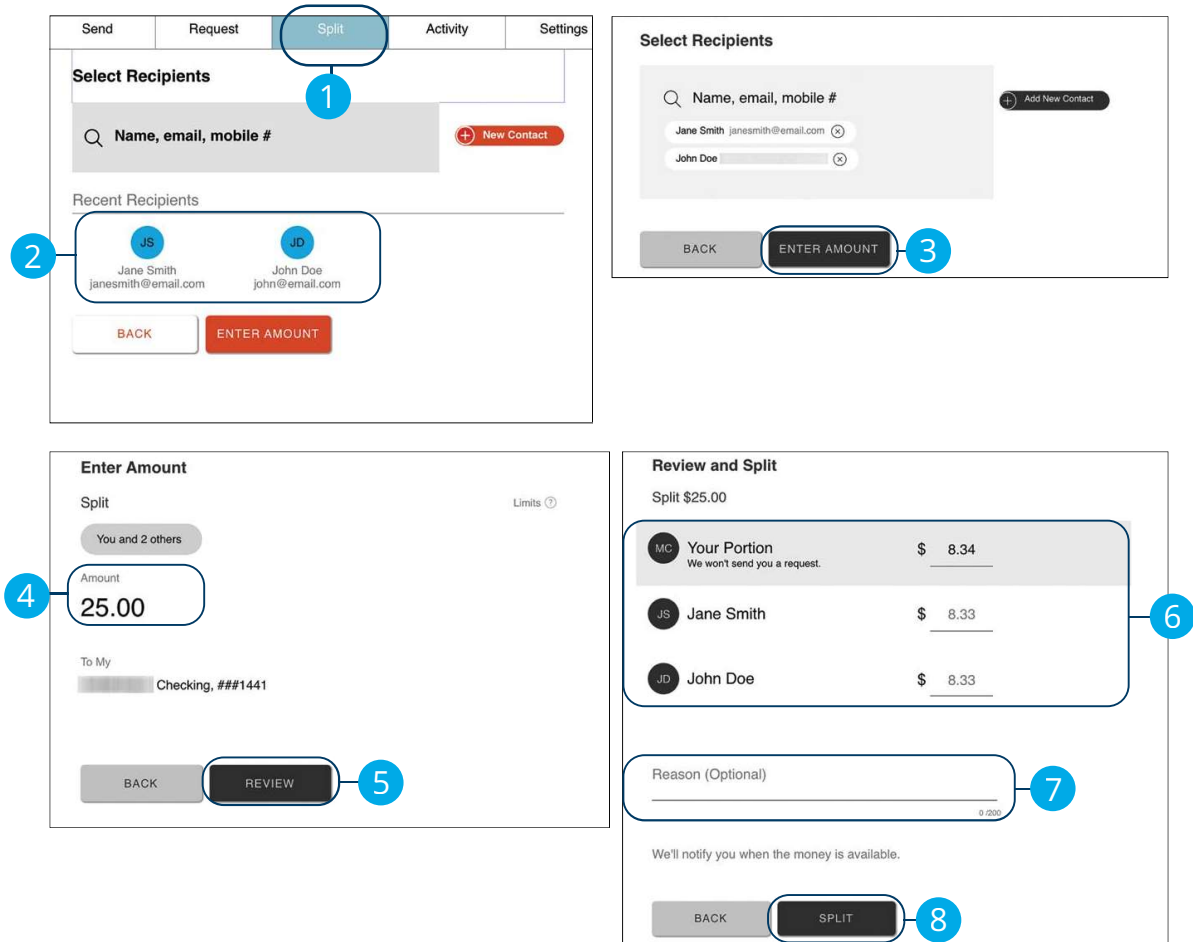
Click the **Send Money with Zelle®** tab.

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

# Transactions

## Split Payment with Zelle®

Split a payment between multiple people.



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

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

Transactions: Split Payment with Zelle®

# Transactions

## Zelle® Settings

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

**Settings**

Profile

MC  
Murphy Company  
e\*\*\*a@mcompany.com

Tap QR for more details

To update your primary email address contact Bell Bank at 800-450-1529.

**A** Bell Bank, \*\*\*\*\*2312  
Default Account for Sending

**B** + Add Email  
Manage

**C** Remove

h\*\*\*e@live.com  
Enroll to send and receive money

**Mobile**

(\*\*) \*\*\*-5555 [Remove](#)  
This phone number isn't eligible to use with Zelle® because it doesn't meet the criteria for a mobile number.

(\*\*) \*\*\*-7021 [Remove](#)  
This phone number isn't eligible to use with Zelle® because it doesn't meet the criteria for a mobile number.

(\*\*) \*\*\*-1500 [Remove](#)  
This phone number isn't eligible to use with Zelle® because it doesn't meet the criteria for a mobile number.

(\*\*) \*\*\*-1500 [Remove](#)  
This phone number isn't eligible to use with Zelle® because it doesn't meet the criteria for a mobile number.

(\*\*) \*\*\*-1550 [Remove](#)  
This phone number isn't eligible to use with Zelle® because it doesn't meet the criteria for a mobile number.

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**

Q Name [+ New Contact](#)

**D** JS Jane Smith

JD John Doe

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

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

# Transactions

## Adding an External Account

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

Transfer Funds Activity Preferences Help

### 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.

From  
Select From Account

To  
Select To Account

1 Add a New Account

### Add External Account

You must be an owner or co-signer on the account to use it for transfers.

Account Type  
Please Select

2

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 contains two screenshots of a web form. The left screenshot, labeled '3', shows the 'Bank Account' section. It includes an 'Account Nickname (Optional)' field (3a), a sample check image with 'FOR' and 'Sample Check' text, and routing and account numbers. Below the image are input fields for 'Routing Number' (3b) and 'Account Number' (3c), each with a 'Re-enter' field. A 'Next' button (3d) is at the bottom. The right screenshot, labeled '4', shows the 'Brokerage Account' section. It features a 'Brokerage Account' dropdown menu (4a) with 'E\*Trade Brokerage' selected. Below it is an 'Account Nickname (Optional)' field (4b) and a 'Brokerage Account Number' field (4b) with a 'Re-enter Brokerage Account Number' field (4b). A 'Next' button (4c) is at the bottom.

3. For checking, savings, or money market accounts:
  - a. (Optional) Enter an account nickname.
  - b. Enter the financial institution's routing number. These numbers are located at the bottom of a paper check or deposit slip from your checkbook.
  - c. Enter the account number.
  - d. Click the **Next** button.
4. For investment accounts:
  - a. Select the brokerage account using the "Brokerage Account" drop-down.
  - b. Enter the required information. The requested account information will vary depending upon the brokerage account chosen.
  - c. Click the **Next** button.

# Transactions

## Verifying an External Account

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

**Verify your external bank account**

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

**1**

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

**Or**

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

---

**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

**2**

---

**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.

**3**

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

**i** 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.

The image shows two parts of a user interface for setting up an external transfer. On the left is the 'Setup' form, and on the right is the 'Review Transfer' screen.

**Setup Form (Left):**

- 5:** Duration dropdown menu with 'Up to a specified amount' selected.
- 6:** Total Amount input field with a dollar sign and a blank space.
- 7:** Memo to self (optional) input field with '(50 characters remaining)' below it.
- 8:** Review button.

**Review Transfer Screen (Right):**

- 9:** Review Transfer screen showing transfer details:
  - From:** [Redacted]
  - To:** Bank of America (California), Checking, XXXXXX1234
  - Send:** 10/20/2020
  - Deliver:** 10/23/2020
  - Speed:** Standard
  - Memo:** Transfer
  - Transfer Amount:** \$10.00
  - Fees:** Free
  - Total:** \$10.00

Buttons at the bottom of the review screen: Confirm, Edit, Cancel.

5. If you would like to set up a recurring transfer, follow the steps below.
  - a. Choose a duration for the transfer.
    - **Until I cancel:** Transfers occur on the scheduled frequency until the user cancels the recurring transfer.
    - **Up to a specified amount:** Transfers occur on the scheduled frequency until a specified amount is reached.
    - **Up to a specified number of transfers:** Transfers occur on the scheduled frequency until the designated number of payments have been completed.
    - **Until a specified date:** Transfers occur on the scheduled frequency until the designated end-date.
6. Enter an amount, total number of transfers or end date if necessary.
7. (Optional) Enter a memo to self.
8. Click the **Review** button.
9. Review the transfer and click the **Confirm** button.



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

# Transactions

## Managing External Transfers

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

### Activity Page Overview

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

The screenshot shows the 'Activity Details' section of a web interface. It features a '+ Filter & Sort' button (labeled A), a 'Clear filter' button (labeled B), and a transfer entry with a 'Status' icon (labeled C). The transfer entry includes the date 'Send 10/20/2020', a redacted 'From' field, the recipient 'To Bank of America (California), Checking, XXXXXX1234', a status of 'Pending', and a 'Transfer Amount' of '\$10.00'. A 'More info >' link is also present. At the bottom, a note states: 'You can view 6 months of past transactions and all your future-dated scheduled transactions in Activity.'

- A. Use filters to sort the transfers.
- B. Click the “Clear filter and show all” link to clear the filters and show all of your transfers.
- C. Each transfer has a status. Click the icon to see the definitions for each status.

## Canceling Transactions

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

The image illustrates the process of canceling a pending transfer through five sequential steps:

- Step 1:** In the 'Activity Details' section, click the 'More info >' link next to the pending transfer.
- Step 2:** In the expanded transfer details, click the 'Cancel Transfer' button.
- Step 3:** In the 'Cancel This Transfer' dialog, click the 'Yes, Cancel' button.
- Step 4:** In the 'Cancel Transfer Confirmed' message, click the 'Done' button.
- Step 5:** The 'Done' button is highlighted in grey, indicating the transfer has been successfully canceled.

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' interface. It features a table of accounts, a 'More Info' section for a selected account, a 'My Other Accounts' section with an '+ Add Accounts' button, and a 'My Phone Numbers' section with a '+ Add Phone Number' button. Callouts A-F highlight specific elements: A points to the 'More Info' section, B to the '+ Add Accounts' button, C to a 'Verify' link, D to the '+ Add Phone Number' button, E to another 'Verify' link, and F to the 'Delete' button in the phone numbers section.

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

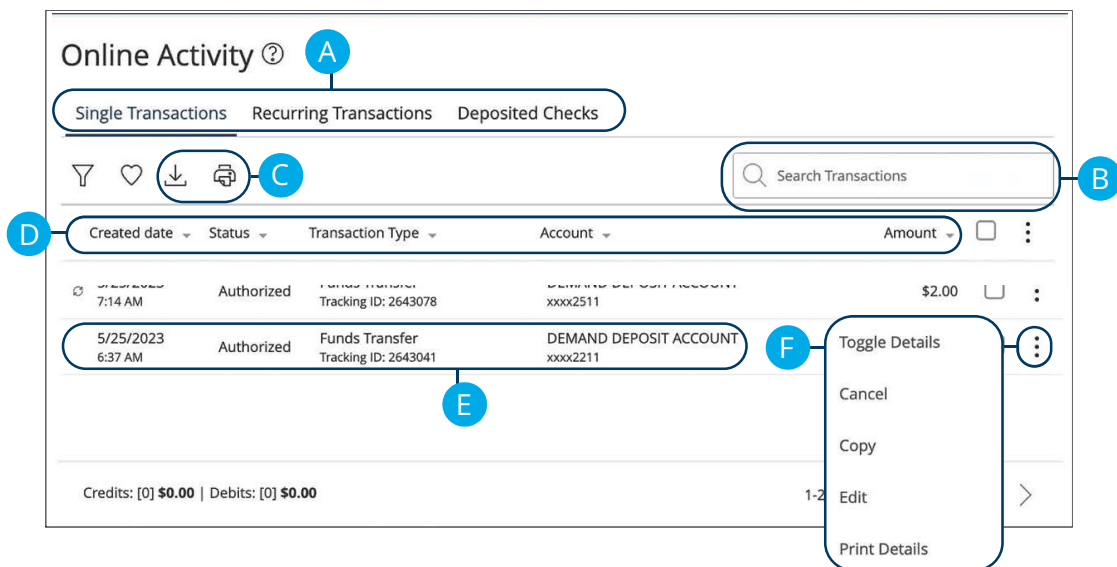
In the **External Transfer** tab, click **Preferences**.

- 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 .
- 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

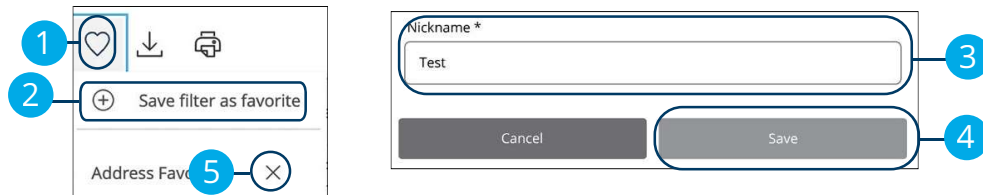
What appears on Online Activity can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.

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 displays a table of transactions with columns for Created date, Status, Transaction Type, Account, and Amount. A transaction from 5/25/2023 at 6:37 AM is selected. A modal titled 'Edit One-Time Transfer' is open, showing the following details:

- 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

A context menu is visible over the selected transaction, with options: Toggle Details, Cancel, Copy, Edit, and Print Details.

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.

The screenshot shows a table of transactions with columns for Created date, Status, Transaction Type, Account, and Amount. Two transactions are listed, both with a status of 'Authorized'. The first transaction is for \$2.00 and the second is for \$1.00. A blue circle '1' points to the checkboxes in the Amount column. A blue circle '2' points to the three-dot menu icon next to the second transaction. A blue circle '3' points to the 'Confirm' button in the confirmation dialog box.

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	\$1.00

Credits: [0] \$0.00 | Debits: [0] \$0.00

1-2 of 2 transactions

Print Selected Details  
Approve Selected  
Cancel Selected

**Cancel Transactions**



Are you sure you want to cancel these transactions?

#2643078 (\$2.00)  
#2643041 (\$1.00)

Credit: \$0.00 | Debit: (\$3.00)

No Confirm

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.  Select an account
2.
3.  \$0.00
4.
5.
6.

7.

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


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

3100 13TH 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  
3100 13TH AVE S  
FARGO ND 58103

1001

DATE

PAY TO THE ORDER OF \$

DOLLARS

**Bell Bank**  
bell.bank

MEMO

\*1091310521 \*1XXXXXX2312

\* 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**

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 vertical drop-down menus and two buttons. The first drop-down menu is labeled "Account" and has a blue circle with the number "1" to its left. The second drop-down menu is labeled "Date" and has a blue circle with the number "2" to its left. The third drop-down menu is labeled "Document Type" and has a blue circle with the number "3" to its left; the text "pdf" is visible in the menu. Below the menus are two red buttons: "Download document" and "View and print document". A blue circle with the number "4" is to the left of the "Download document" button, and a blue circle with the number "5" is to the right of 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. Paper statements are physically delivered to you in the mail, while E-Statements are sent in PDFs through email.

Statement Delivery

Account ^	Delivery Type	Address
Internal [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

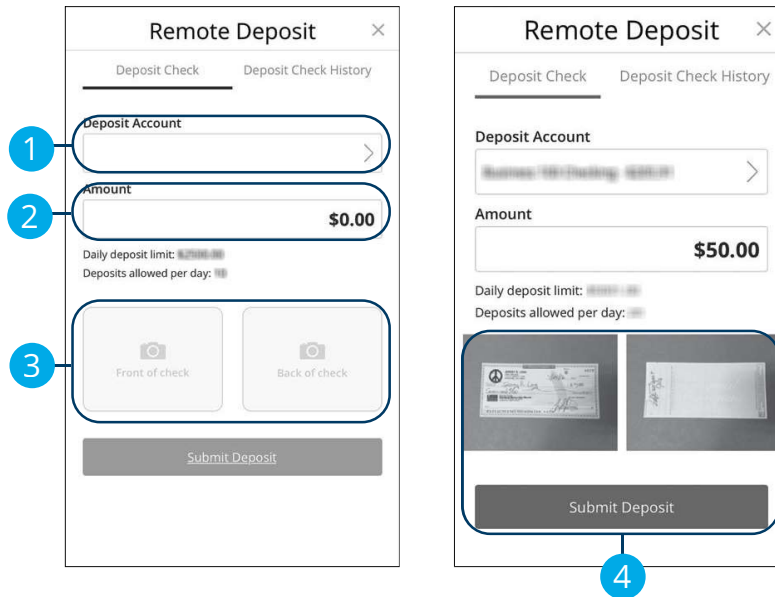
In the **Statements** tab, click **Paperless Enrollment**.

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.

The screenshot shows the 'Account Preferences' page. At the top, there is a search bar with the placeholder text 'Search by account label, name, nickname, number, or product type'. Below the search bar is a list of accounts. The first account is 'Americas Best Checking XXXXXX2312'. To the right of this account is a vertical menu with up and down arrows, labeled with a blue circle '1'. Below the account name is a 'Details' section. The first item in the details is 'Online Display Name', which has a text input field containing 'Americas Best Checking' and a pencil icon, labeled with a blue circle '4'. Below that is 'Current Account Group', which has a dropdown menu showing 'Accounts' and a checkmark icon, labeled with a blue circle '5'. At the bottom is 'Account Visibility', which has a toggle switch that is currently turned on, labeled with a blue circle '2'. At the top left of the account list is a header 'Accounts' with a pencil icon and a checkmark icon, labeled with a blue circle '3'.

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

**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

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.

**1**

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

**2** SMS Text Number

**3** Agree To Terms

**4** Save

**5** Visit Preferences

**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, Altel, 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.


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.

The screenshot shows a mobile banking interface for a 'CHECKING ACCOUNT - CK XXXX'. At the top, there are 'VISIBLE' and 'SMS ON' buttons. Below is a dropdown menu labeled 'Accounts'. The 'Details' section has an 'SMS/Text' tab selected. Underneath, the 'SMS/Text Enrollment' switch is turned 'On'. Below the switch, the 'SMS/Text Display Name' field contains 'CHE1' and has a pencil icon next to it, indicating it is editable. A checkmark icon is also visible next to the field.



**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

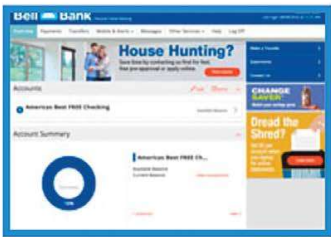
We want Online Banking to match your personality and feel comfortable, which is why you can customize your themes. Once selected, these changes are immediately applied to all of your devices.

**THEMES**

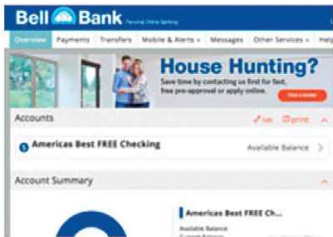
Please select a theme from the theme library below.

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.

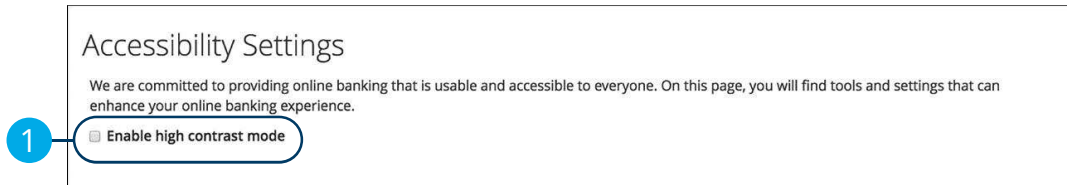


**Note:** Choosing a different theme may change the placement of options within Online Banking.

# 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.

**Locations**

Map Satellite

Search Locations

Locations ATMs

- 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 55520
- 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

**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	8:00am 12:00pm	Closed

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: Americas 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

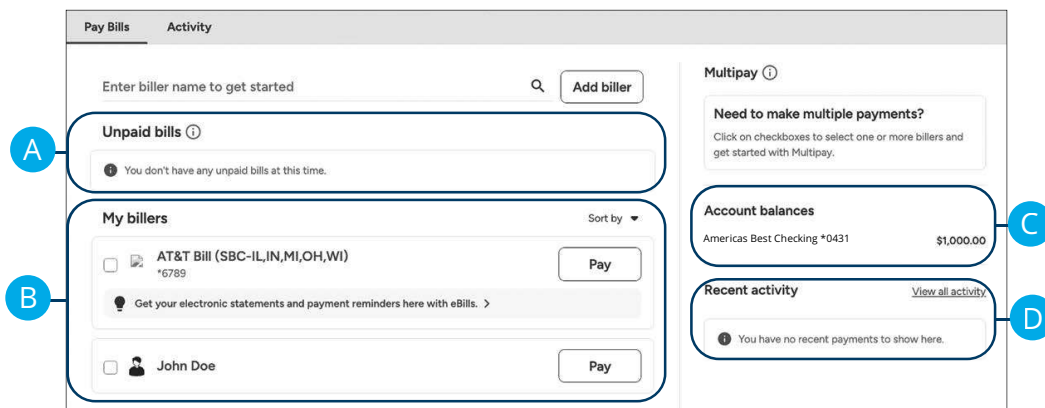
Click the **Bill Pay** tab.

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 the 'Pay Bills' interface. 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. A blue circle '1' is next to 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 '2' is next to the 'Confirm account number' field. At the bottom of the form are two buttons: 'Cancel' and 'Add'. A blue circle '3' is next to 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', a magnifying glass icon, 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 'COMPANY' section is selected and contains 'Account information' with fields for 'Bill name' (containing 'Unknown Biller'), 'Account number' (with a blue circle '2'), and 'Nickname (optional)' (with a blue circle '3'). The 'PERSON' section is unselected. To the right of the form is a 'Mailing address' section with fields for 'Bill address 1', 'Address 2 (optional)' (with a blue circle '4'), 'City', 'State' (a dropdown menu with a blue circle '5'), 'ZIP code (5-digit)', 'ZIP+4 (optional)', and 'Biller's phone number' (with a blue circle '7'). At the bottom of the form are two buttons: 'Cancel' and 'Add' (with a blue circle '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 process of editing a biller:

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

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.

The screenshot illustrates the process of deleting a biller in four steps:

- Step 1:** In the "My billers" section, a biller named "John Doe" is selected, indicated by a blue circle with the number 1 around the biller's name.
- Step 2:** In the "BILLER DETAILS" section, the "Edit biller" button is highlighted with a blue circle and the number 2.
- Step 3:** In the "Account information" section, the "Delete biller" link is highlighted with a blue circle and the number 3.
- Step 4:** In the "Delete John Doe ?" confirmation dialog, the "Delete biller" button is highlighted with a blue circle and the number 4.

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.

**My billers** Sort by ▼

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

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

---

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

eBills let you view and pay your bills in one place. You'll get an email notification when your bill is due.

> **More about eBills**

**Confirm your identity**  
Confirm your identity to AT&T Bill (SBC-IL,IN,MI,OH,WI) \*6789 by providing the following information.

E-Mail Address

Your 5-digit billing ZIP code  
**16365**

**Confirm your service address**  
Enter a U.S. address where you receive your services. If you don't have a U.S. address, call 877-672-5678.

Payment address [Edit](#)  
100 Liberty St  
Warren, PA 16365

**Additional biller message**  
Upon enrollment you will no longer receive a paper statement. You will need to register your account at [www.att.com](http://www.att.com) which can be completed during the ebill enrollment process.

**Terms of service**  
By selecting Request eBills, I acknowledge that I have read and agree to the [eBill Service Agreement](#).

2

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 displays two screenshots of a mobile application interface for paying eBills.

**Left Screenshot:** Shows the "Upcoming bills" section. At the top, there is a search bar labeled "Enter biller name" with a magnifying glass icon and an "Add biller" button. Below this, the "Upcoming bills" section shows a total due of \$298.86. A specific bill from Oberweis Dairy (ramani-2 \*1934) for \$91.00 due on Jun 12 is highlighted. A blue circle with the number 1 points to the "Pay" button next to this bill.

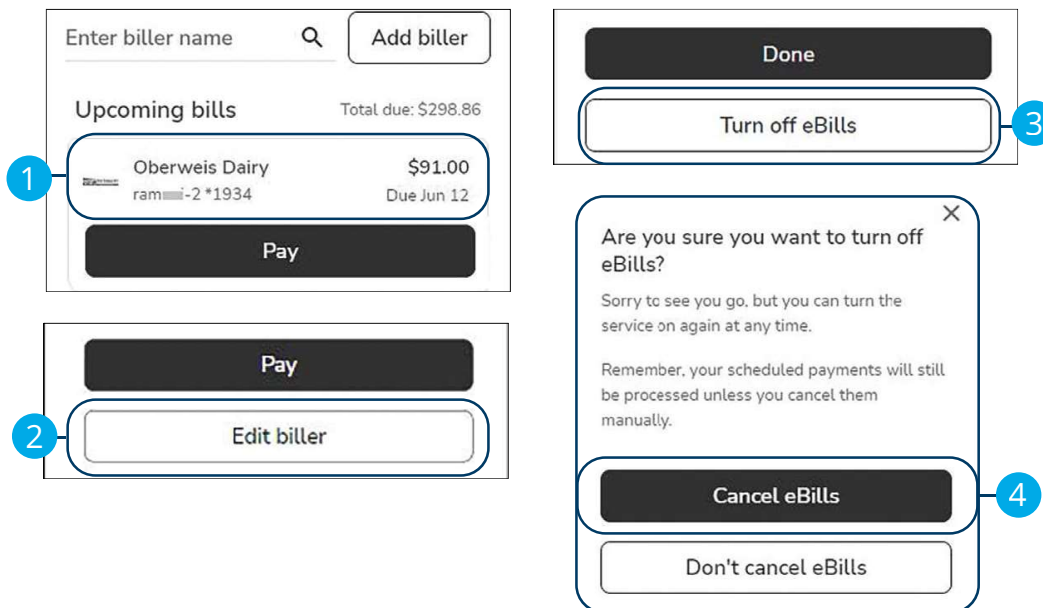
**Right Screenshot:** Shows the "REVIEW AND PAY" screen. It features a summary of the bill: \$91.00 due on Jun 12, with links for "Mark bill as paid" and "View bill". Below this, the bill details are repeated. The "Amount" dropdown is set to \$0.00 (blue circle 2). The "Deliver by" date is 07/17/2023 (blue circle 3). The "Pay from" account is Ramani \*7890 (blue circle 4). A "Pay" button (blue circle 5) and a "Cancel" button are at the bottom.

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 shows a three-step process for scheduling a payment:


- Step 1:** A list of billers is shown. The biller 'John Doe' is selected, and the 'Pay' button is circled in blue with the number 1.
- Step 2:** The payment form is displayed. Fields include:
  - Amount:** \$0.00 (circled with 2)
  - Estimated delivery:** 07/16/2024 (circled with 3)
  - Pay from:** Americas Best Checking \*0431 (circled with 4)
  - Memo:** (circled with 5)
 The 'Pay' button at the bottom is circled with 6.
- Step 3:** The confirmation screen shows:
  - Confirmation:** WCS6B-XTL2W (circled with 7)
  - Amount:** \$1.00
  - Pay from:** Americas Best Checking \*0431
  - Estimated delivery:** Jul 16
  - Delivery method:** Check
  - Add note to self (optional):** (circled with 8)
  - Done** button (circled with 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


 **John Doe**


Next payment **\$1.00**  
Scheduled Jul 16




Amount	Estimated delivery
\$0.00	07/16/2024 
Rush delivery available	
Pay from	Memo
Americas Best Checking *0431	
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**



Amount	Estimated delivery
\$0.00	07/16/2024 
Rush delivery available	
Pay from	Memo
Americas Best Checking *0431	
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**

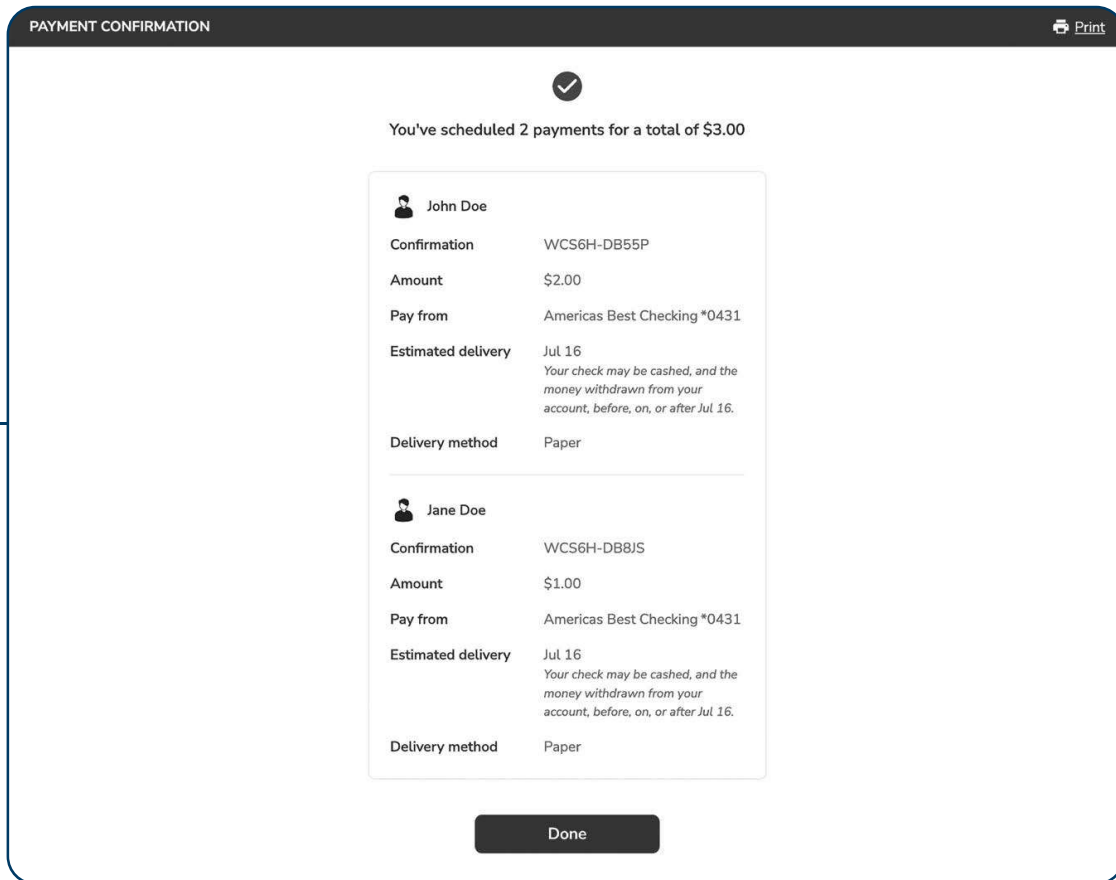
**Pay 2 selected bills**

Cancel

John Doe	\$0.00
Jane Doe	\$0.00
<b>Total amount</b>	<b>\$0.00</b>

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.

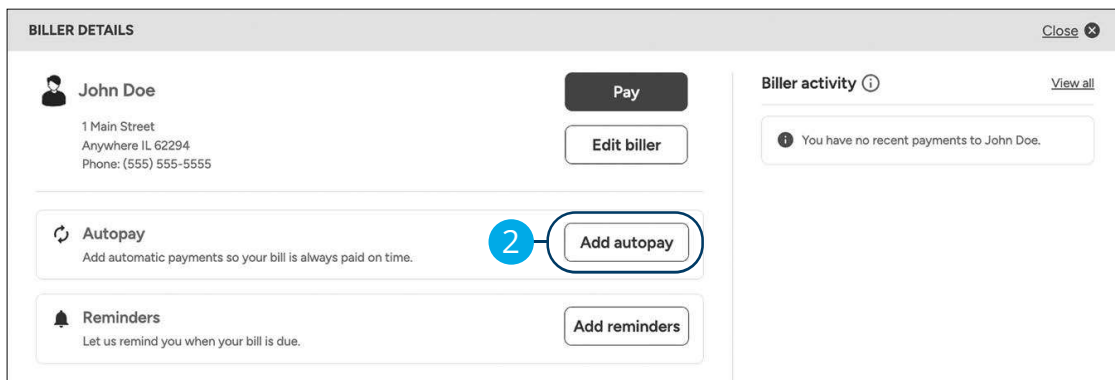
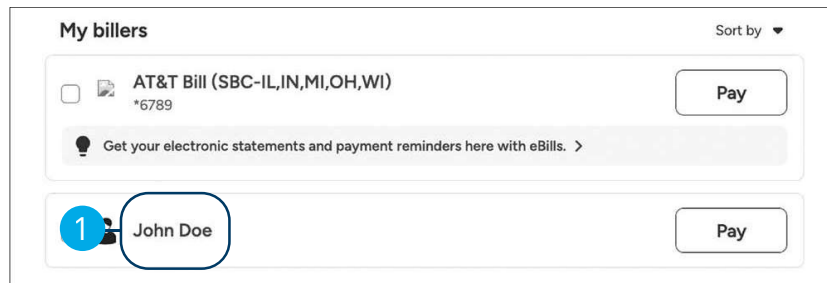


5. Review the payment information and click the **Done** button.

# 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  on  
Has been sent  on

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.



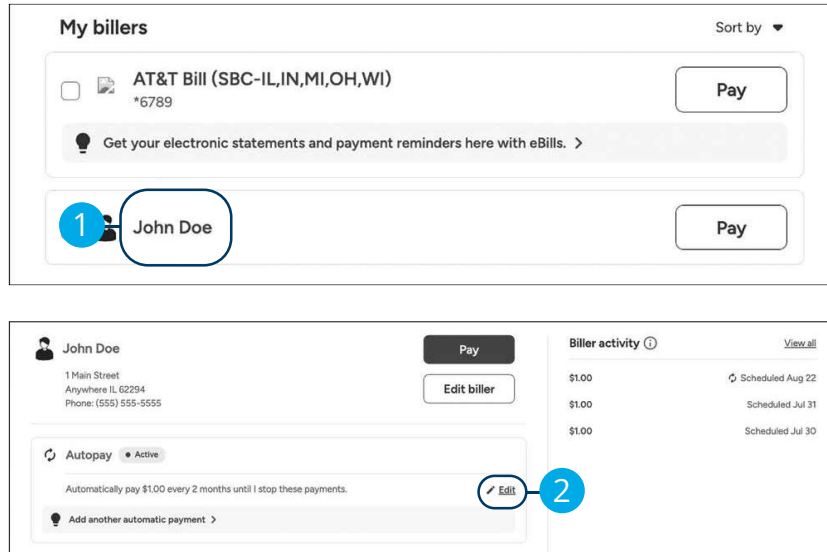
## Automatic Payments for eBills

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](mailto:erica@mcompany.com) when the payment:

Is due

Has been sent

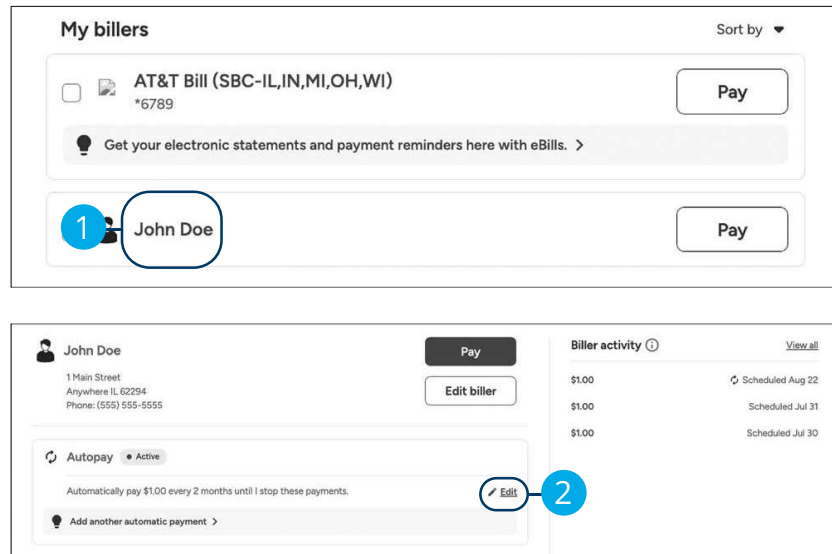
[Don't save changes](#) [Save changes](#)

[Delete autopay](#)

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


# Bill Pay


## Delete an Automatic Payments



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

Has been sent

[Delete autopay](#) 

 **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.



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 shows a sequence of seven steps for making a bill payment with rush delivery. Step 1: A bill for John Doe is shown with a 'Pay' button circled in blue and labeled '1'. Step 2: The payment amount is entered as '\$0.00', labeled '2'. Step 3: The estimated delivery date is set to '07/16/2024', labeled '3'. Step 4: The payment is selected to be drawn from 'Americas Best Checking \*0431', labeled '4'. Step 5: A memo 'Printed on check' is entered, labeled '5'. Step 6: The 'Pay' button is clicked, labeled '6'. Step 7: The biller's address is entered, and the 'Pay \$22.95' button is clicked, labeled '7'.

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	WCS6B-XTL2W
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

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.

The screenshot displays the 'ACTIVITY' tab in a 'PAY' interface. At the top, there is a search bar and a 'Filter' button. Below the search bar, the 'Scheduled' section shows a total of \$5.00 and lists four payments: Jane Doe (\$1.00), John Doe (\$2.00), John Doe (\$1.00), and John Doe (\$1.00), all scheduled for Jul 16. The 'History' section, starting from Jan 9, 2024, shows one canceled payment of \$1.00 for John Doe on Jul 16. On the right side, the 'Active autopays' section for John Doe shows a payment from Americas Best Checking \*0431 for \$1.00, delivered every 3 months, with a 'View autopay' link.

Category	Name	Amount	Status	Date
Scheduled	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	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 is a 'PAY' tab and an 'ACTIVITY' tab. 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'. The main content area is divided into two sections: 'Scheduled' and 'History'. The 'Scheduled' section shows a list of payments with a total of \$5.00. The first payment is for Jane Doe for \$1.00, scheduled for Jul 16, and is highlighted with a blue circle and the number 2. The 'History' section shows a payment for John Doe for \$1.00, canceled on Jul 16. To the right of the 'Scheduled' list is an 'Active autopays' section for John Doe, showing a payment from Americas Best Checking \*0431 for \$1.00, delivered every 3 months. Below the 'Scheduled' list is the 'Biller Details' section for Jane Doe, showing her address and phone number, and buttons for 'Pay', 'Edit biller', 'Add autopay', and 'Add reminders'. The 'Biller activity' section shows a payment of \$1.00 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.

The image displays three sequential screenshots of a mobile application interface for editing a pending payment.

**Step 4:** The first screenshot shows a payment summary for Jane Doe, \$1.00, scheduled for Jul 16. The details include Confirmation: WCS6H-DB8JS, Amount: \$1.00, Pay from: Americas Best Checking \*0431, Estimated delivery: Jul 16 (with a note that the check may be cashed and money withdrawn before, on, or after Jul 16), and Delivery method: Check. A blue circle with the number '4' highlights the 'Edit payment' button.

**Step 5:** The second screenshot shows the 'Edit payment' screen. The amount is \$1.00. The estimated delivery date is 07/16/2024. A note indicates that the check may be cashed and money withdrawn from the account before, on, or after Jul 16. The pay from account is Americas Best Checking \*0431, with an available balance of \$13.50. The memo field is empty, and the printed on check count is 0/32. A blue circle with the number '5' highlights the 'Save changes' button.

**Step 6:** The third screenshot is a 'PAYMENT CONFIRMATION' screen. It features a checkmark icon and the message: 'Your \$1.00 payment is scheduled for Jul 16'. The payment details are repeated: Confirmation: WCS6H-DB8JS, Amount: \$1.00, Pay from: Americas Best Checking \*0431, Estimated delivery: Jul 16 (with the same cashing note), Delivery method: Check, and Memo: test. A blue circle with the number '6' highlights the 'Done' button.

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 shows the 'PAY' tab with the 'ACTIVITY' sub-tab selected. A search bar is at the top. Below it, there are filter options: 'Filter', 'Date range: Last 6 months', 'Status: All', and 'Sort by: None'. A 'Print' button is also visible. The 'Scheduled' section shows a total of \$5.00. A payment for Jane Doe is highlighted with a blue circle and the number 2. The payment details are: \$1.00, Scheduled Jul 16. To the right, the 'Active autopays' section shows a payment for John Doe from Americas Best Checking \*0431, with a pay amount of \$1.00 and a frequency of every 3 months. Below this, the 'BILLER DETAILS' section for Jane Doe is shown, including her address (1 Main Street, Anywhere IL 62294, Phone: (555) 555-5555) and buttons for 'Pay' and 'Edit biller'. The 'Biller activity' section shows a payment of \$1.00 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?

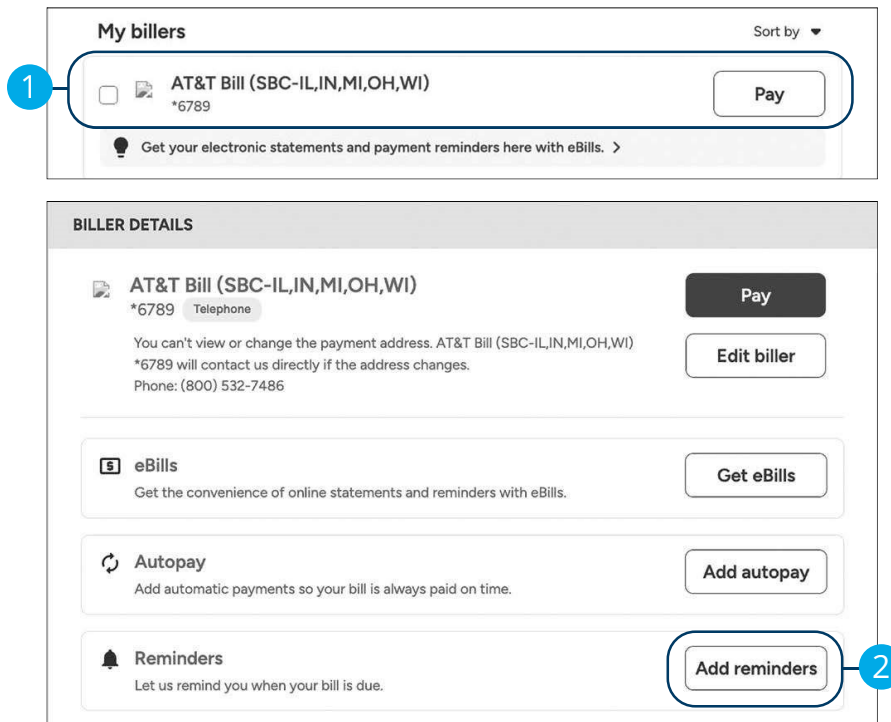
[Keep payment](#) [Cancel payment](#) **5**

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.




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

Cancel Set reminders 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.

The screenshot shows the 'My billers' interface. At the top, there's a 'Sort by' dropdown. Below it, a list of billers is shown. The first biller is 'AT&T Bill (SBC-IL,IN,MI,OH,WI)' with the phone number '\*6789'. A blue circle with the number '1' highlights this biller entry. To the right of the biller name is a 'Pay' button. Below the biller list, there's a link to 'Get your electronic statements and payment reminders here with eBills. >'. Below this, the 'BILLER DETAILS' section is shown. It contains the same biller information, a 'Pay' button, and an 'Edit biller' button. Below that, there are three sections: 'eBills' with a 'Get eBills' button, 'Autopay' with an 'Add autopay' button, and 'Reminders' with a status of 'Active' and a description: 'Your reminder will appear monthly 5 days before the \$1.00 is due.' A blue circle with the number '2' highlights the 'Edit' link 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,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 at the top, with a blue circle '1' highlighting the 'AT&T Bill (SBC-IL,IN,MI,OH,WI)' entry. Below this is the 'BILLER DETAILS' section for the same biller. A blue circle '2' highlights the 'Edit' link in the 'Reminders' section, which is currently set to 'Active'.

**My billers** Sort by ▾

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

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

**BILLER DETAILS**

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

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

**eBills**   
Get the convenience of online statements and reminders with eBills.


**Autopay**   
Add automatic payments so your bill is always paid on time.


**Reminders** • Active  2  
Your reminder will appear monthly 5 days before the \$1.00 is due.

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

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

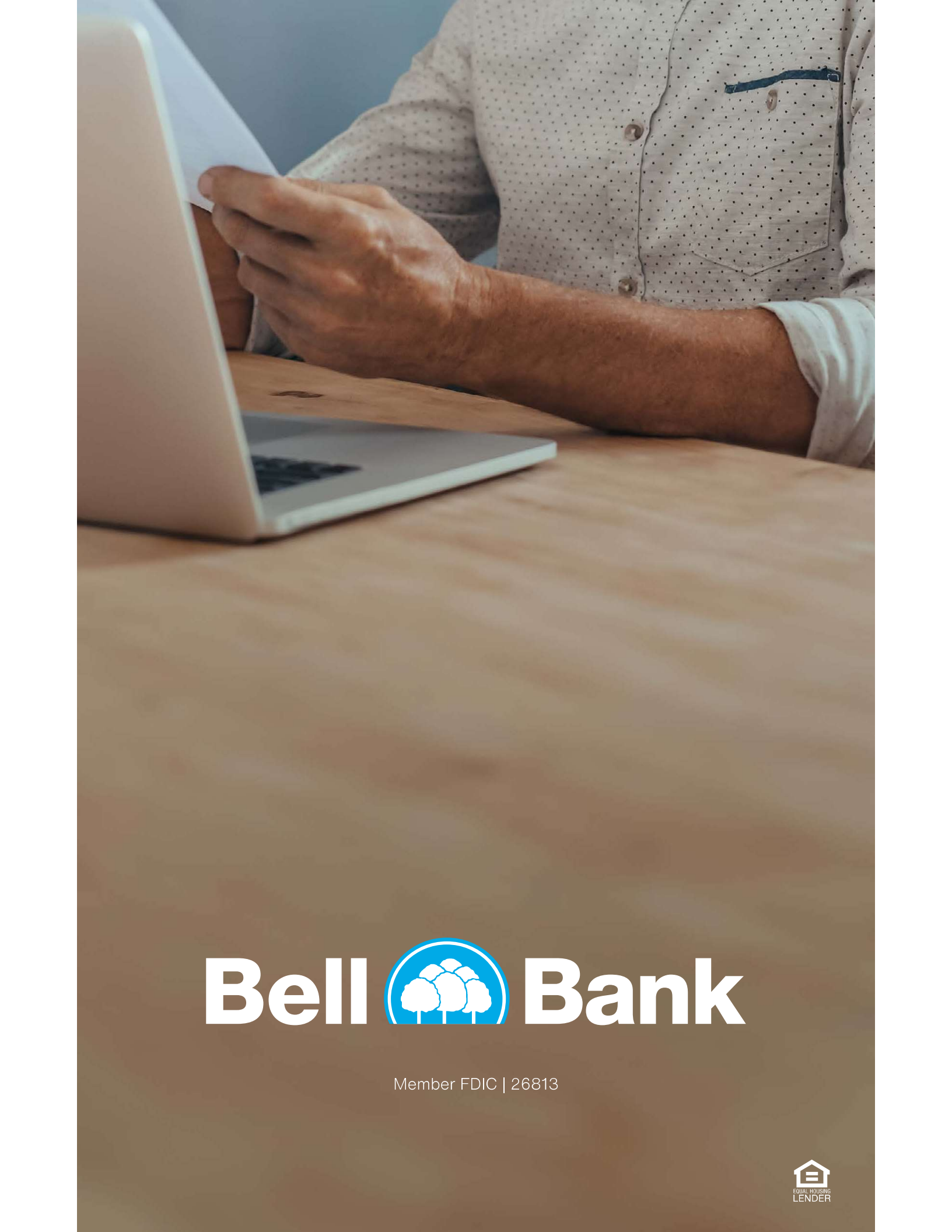
 **Stop payment reminders?** 

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

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