ONLINE BANKING GUIDE

Personal Banking Resource

Bank of New Hampshire

New Hampshire's local bank

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Welcome

We work hard to provide our customers with the financial tools they need to achieve the goals in life that matter. Online Banking is an important one of those tools.

Our Online Banking system is designed for ease of use. Whether you access it from your desktop, tablet, or smartphone, it looks and functions the same across all devices. And it's full of powerful features that make it easy to keep track of your finances.

We invite you to take a moment to learn more about the "anytime, anywhere" convenience of Online Banking at our financial institution.

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General Information - Security

By following our tips, Online Banking can be a safe and efficient method for handling your banking needs.

User Identification and Password

Security starts at your computer. Never share your Login ID or password with anyone. Make sure your password is hard to guess by combining random numbers and letters instead of using your birth date, pet’s name or other obvious choices.

Secure Sockets Layer Encryption

We use Secure Sockets Layer (SSL) encryption, a trusted method of securing internet transactions. This technology scrambles data as it travels between your computer and your financial institution, making it difficult for anyone to access your account information.

Browser Registration

In addition to your personal password security, we have added another layer of security called browser registration that runs in the background and helps verify your identity at login.

Online Banking Safety Tips

- Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-bit encryption.
- Memorize your passwords.
- Exit your Online Banking session when finished.
- Do not leave your computer unattended when logged into Online Banking.
- Do not use public computers or unsecured WiFi when accessing Online Banking.
- If you receive an error when logged into your Online Banking account, report the error to a customer service representative.

General Information - Security

Your financial institution will never send unsolicited emails asking you to provide, update or verify personal or confidential information via return email. If you receive an email inquiry allegedly from your financial institution, please report the incident to a customer service representative as quickly as possible. To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

Phishing

Phishing is an online scam tactic that is used to lure users into unknowingly providing personal data, such as credit card information or Login IDs and passwords. Using realistic-looking emails and websites, this tactic attempts to gain the trust of unsuspecting targets and convince them that vital information is being requested by a vendor they may already have a relationship with, such as their financial institution.

Identity Theft

It is important that you are aware of the dangers of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit, purchase merchandise and commit other crimes using your identity.

Fraud Prevention Tips

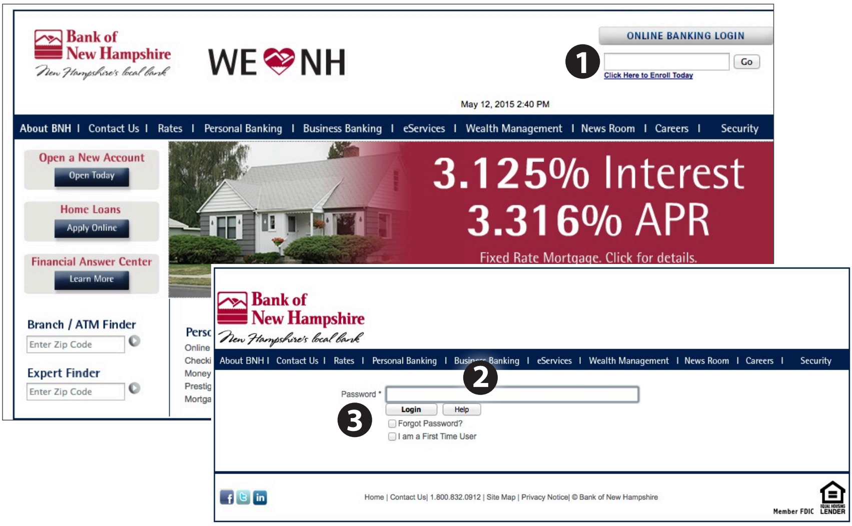
> Do not open email attachments or click on a link from unsolicited sources.
> Avoid completing email forms or messages that ask for personal or financial information.
> Do not trust an email asking you to use a link for verification of login or account details.
> Monitor your account transactions for unauthorized use.
> Shred old financial information, invoices, charge receipts, checks, unwanted pre-approved credit offers and expired charge cards before disposing of them.
> Contact the sender by phone if you are suspicious of an email attachment.

General Information - For New Online Banking Users

1. Go to the Online Banking Login box on the Home Page, click **Enroll**.
2. This opens the Online Banking new enrollment account verification screen. Enter all the required information. It will be verified by comparing it to the current contact information in our system. When finished, click **Submit Enrollment**. If you need to update your contact information, please call us during our business hours.
3. An email confirming that your request has been approved should arrive within one business day.
4. From our homepage, enter Access ID contained within the approval notification and click "Go."
5. Select "I am a first time user" and then click "Login"
6. You will be directed to a page where you are to select the delivery method of your Secure Access Code. This page will display the contact information on file for your account. Select either the phone, text message, or email option that will enable the financia institution to reach you immediately with your one-time Secure Access Code.
7. When you receive your six to seven digit Secure Access Code, enter it in the access code screen and click **Submit**. The secure access code is valid for only 15 minutes. If it expires, you must request a new one.
8. Once your access code has been accepted, you will be asked if you would like to register your device. If you register your device, you will not have to generate new secure access code when you use that device in the future.
9. You are now presented with a copy of the Online Banking Services Agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
10. A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. Click **Submit** then **OK** to continue.
11. Now you can change your password. Use your temporary password as your old password. For your protection, you will need to create a password that meets the stated security requirements. Click **Submit**. When the pop-up window appears, click **OK** to confirm.
12. Congratulations! You are now logged in to Online Banking.

General Information - Logging In

Once you have enrolled as a New User, follow these steps for subsequent logins.



1. From the website's Online Banking login box, enter your login ID.
2. On the next page, enter your password and click **Login**.
3. Forgot your password? Simply click "**Forgot your password?**" and select where you would like to receive you secure access code, then follow the instructions to re-establish a password.

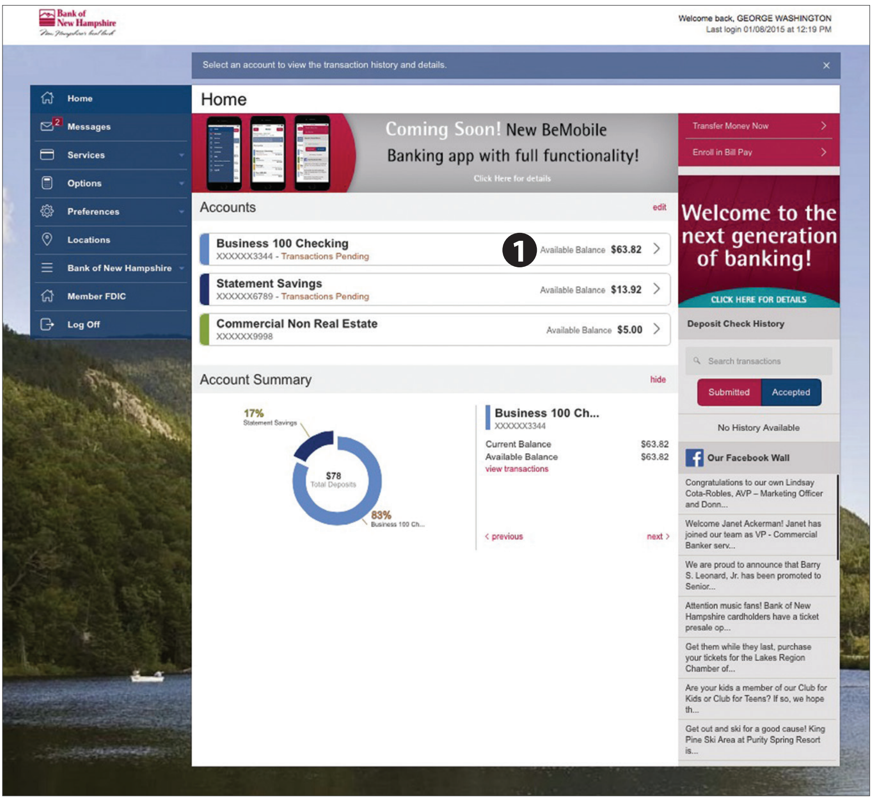
What is a secure access code?

You need a secure access code each time you login to our Online Banking system. It is delivered to you via email, phone call, or SMS text. If you delete the security certificate or "cookie" that activates your computer for later use, or if you log in from a new computer, you will need another secure access code.

Should I register my device?

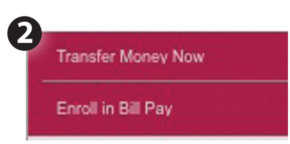
If this device is "private", you may want to register to have it recognized for future logins to save time. We do not recommend registering a public device.

The Home screen will give you an overview of all of your Online Banking accounts displayed in a comprehensive list with available balances. View account detail by clicking an account name.



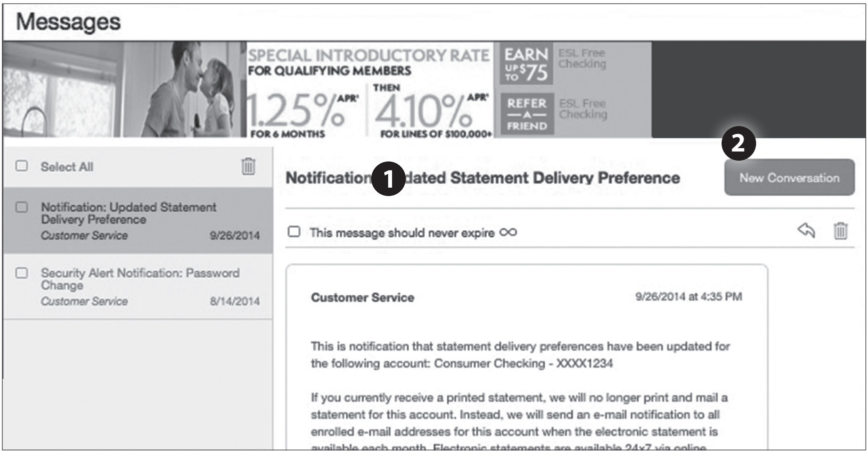
1. For account transaction history, click the account name to view the Account Details screen. View details or a check image by clicking "+" next to the transaction. Pending transactions are in red. Select **Show Filters** for search options.

2. Need an action done in a hurry? On the home page you will notice options on the upper-right corner of the page. These Quick Action options allow you to swiftly: transfer money, and enroll in or access bill pay.



Our message center allows you to communicate securely with your financial institution. Check here for your alerts; bank replies to your inquiries and bank communications.

To View Your Messages:



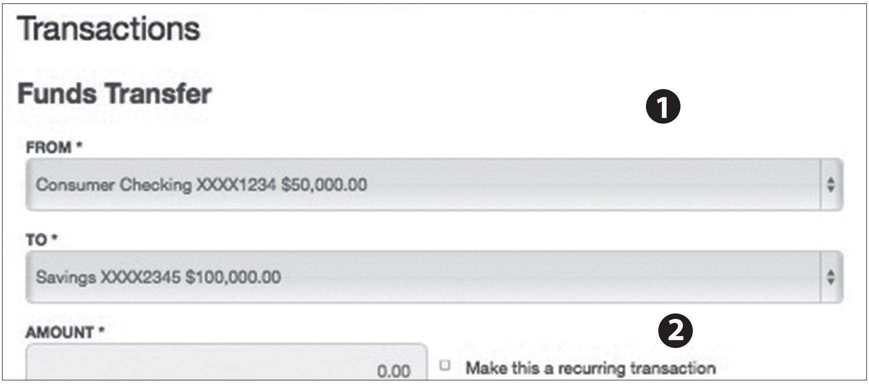
Click on the **Messages** tab.

1. Messages are displayed at the left side of the screen.
2. You can delete or reply to a message in the upper right corner of the original message, or send a new message by selecting **New Conversation**.

Services - Funds Transfer

Online Banking enables you to transfer funds between accounts quickly and easily. Access all linked accounts for single or recurring transfers.

To Transfer Funds:



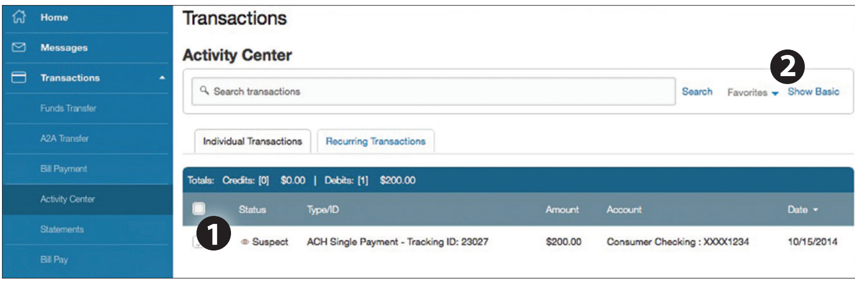
Click on the **Funds Transfer** tab.

1. Select the accounts you wish to transfer funds **From** and **To** using the drop-down menus.
2. Enter the dollar amount to be transferred. For a one-time transfer, click **Submit Transfer**.

NOTE **You have the option to create a recurring transfer.**

Services - Activity Center

The Activity Center shows only your Online Banking transaction activity. Depending on the type of account and access, you can review and cancel unprocessed transactions. Whether individual or recurring transactions, view debits/credits and the status, type, amount, account and date of your online activity.



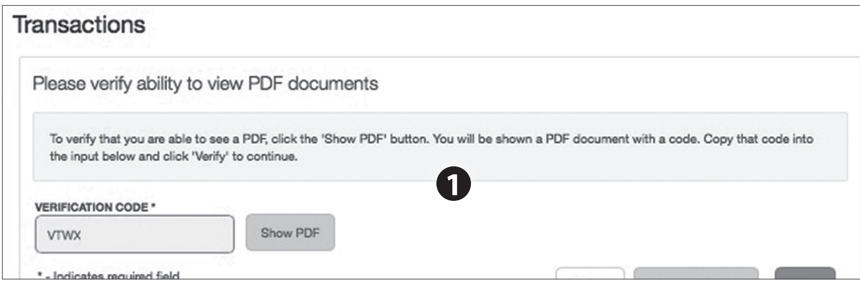
Click on the **Activity Center** tab.

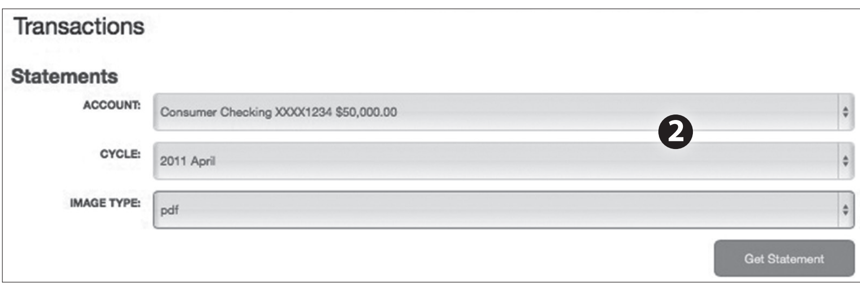
1. You can choose to view Individual Transactions or Recurring Transactions by clicking on the corresponding tab. Click the **+** next to the transaction to view details.

2. Click **Show Basic/Advanced** for additional search options, click the triangle icon to expand search options.

The Statement feature is a great virtual filing system, saving paper and space in your home or office by allowing you to view and save your statements electronically. You can view an electronic statement in two easy steps.

To View Your Statements:



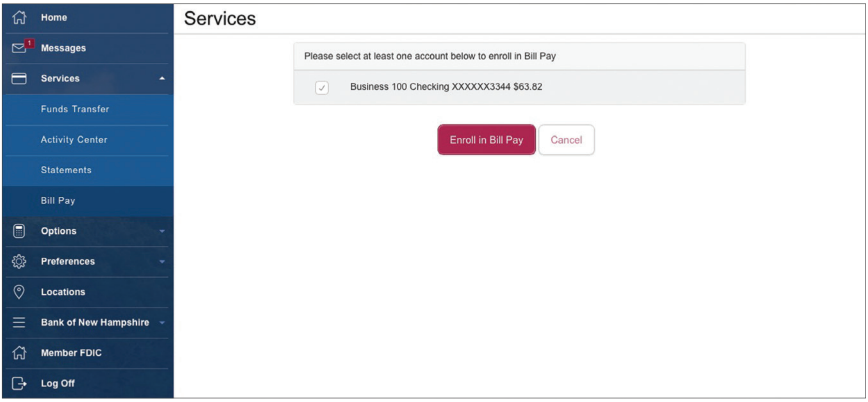


Click on the **Statements** tab.

1. To verify that you are able to view a PDF on your computer or tablet, you will need to select the **Show PDF** button. A PDF will appear with a short code. Type that code into the Verification Code field, then click **Verify**.
2. Using the drop-down menus, select the **Account**, **Cycle** and **Image Type** for your eStatement, then click **Get Statement**.

Bill Pay Advanced - Enrollment

With the Bill Pay feature, you can receive and pay your bills 24 hours a day, 7 days a week wherever you have internet access. It's easy and you don't have to worry about your check getting lost in the mail and being late. To get started with Online Bill Pay, choose the account then click Enroll.

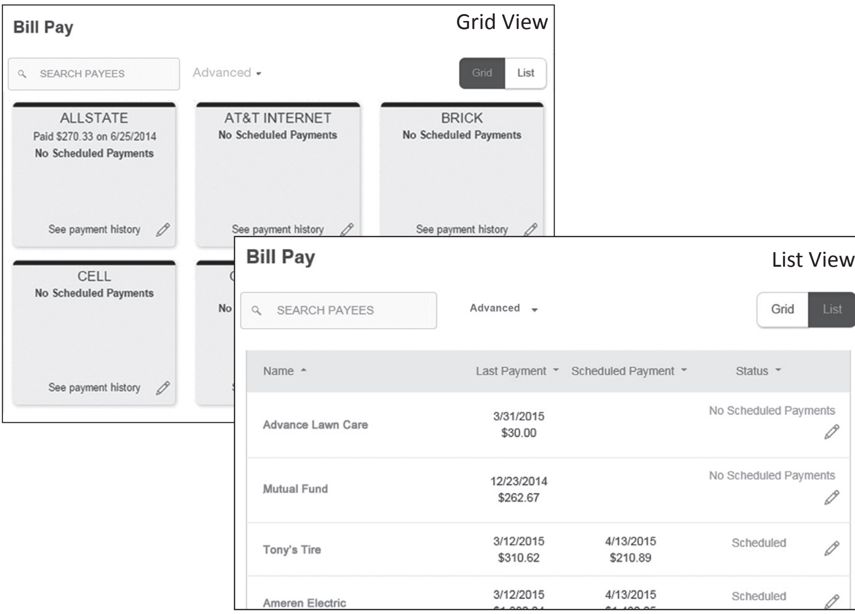


Bill Pay Express - Navigation

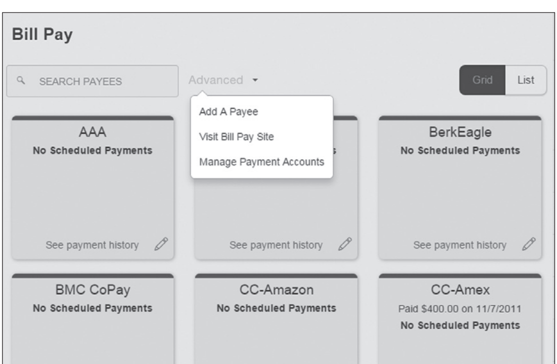
Bill Pay with Bank of New Hampshire is easy and convenient whether you are accessing your account from a computer or a smart device.

New Bill Pay Features

You can now choose how you view your Bill Pay screens - grid or list view....



...or use "Advanced" to view the full function Bill Pay site.



Bill Pay Express - Add a Payee

The person or company to whom you are sending funds is known as the payee. A payee can be almost any company or person you would send a check, like a utility company, a cable TV provider or even a lawn care service. It may be convenient to set up a payee to receive payments on a regular basis. With Automatic Payments there is no need to repeat the same transaction each month.

To Add a Payee

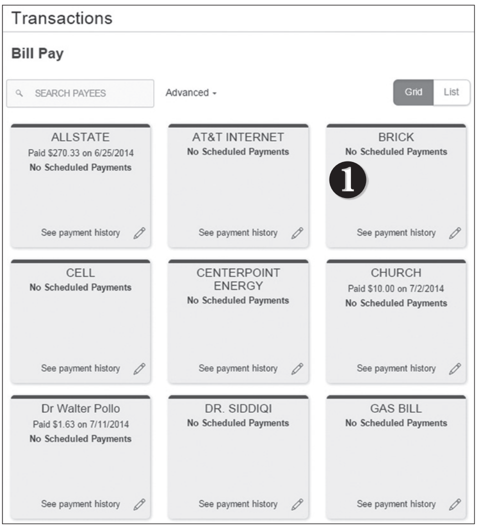
From the **Bill Pay Express** tab, click the **Advanced** dropdown and choose Add a Payee.

1. Fill out the required information regarding the payee, then click Save.
2. You will get a confirmation screen that your payee has now been created and added to your payee list.

Bill Pay Express - Make a Payment

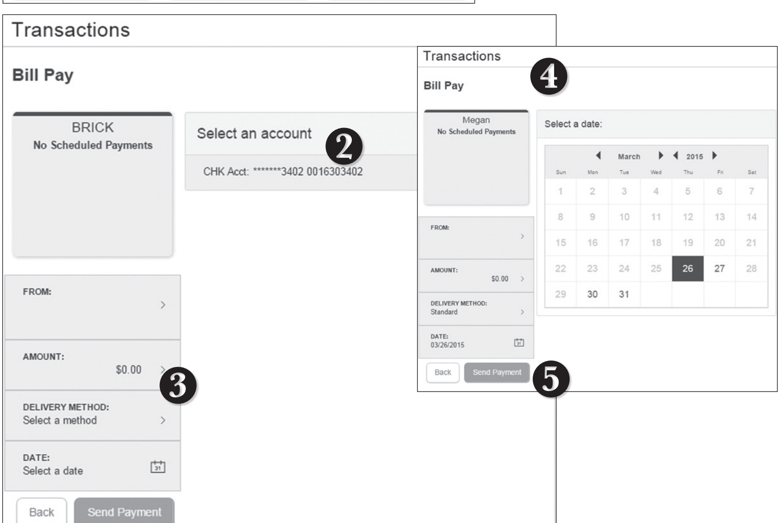
Once you set up your payees, it's easy to pay your bills quickly. Within Bill Pay Express, you will see all of the existing payees you have established so far. To pay a bill, simply click the payee and fill out the payment information below the name.

To Make a Payment



From **Bill Pay Express**.

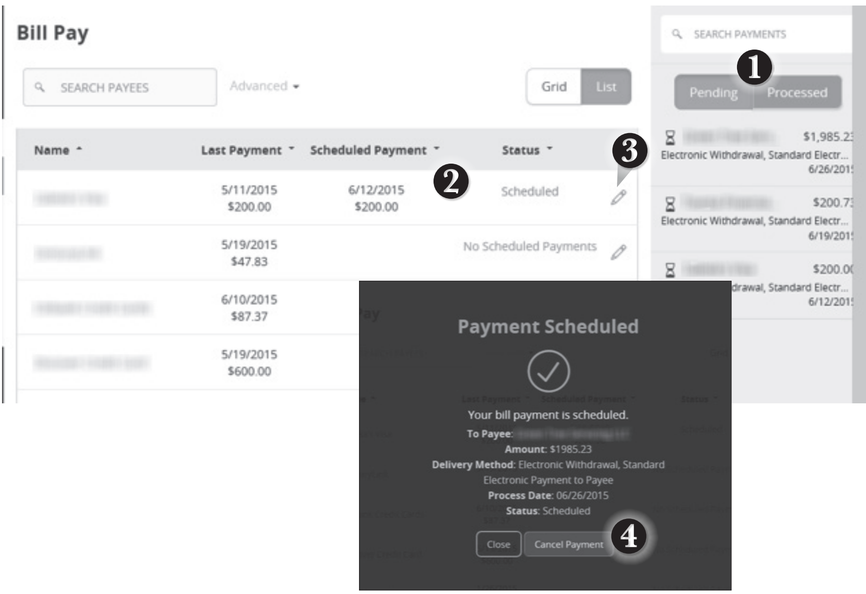
1. Select the payee that you would like to pay.
2. Click the account from which you would like to send a payment.
3. Enter the amonut of payment and the delivery method.
4. Choose the date to complete the transaction.
5. After you have verified the information, click Send Payment.



Bill Pay Express - Cancel Pending Transactions

You can see all Pending and Processed transactions listed on the right hand panel.

To Cancel a Pending Transaction:



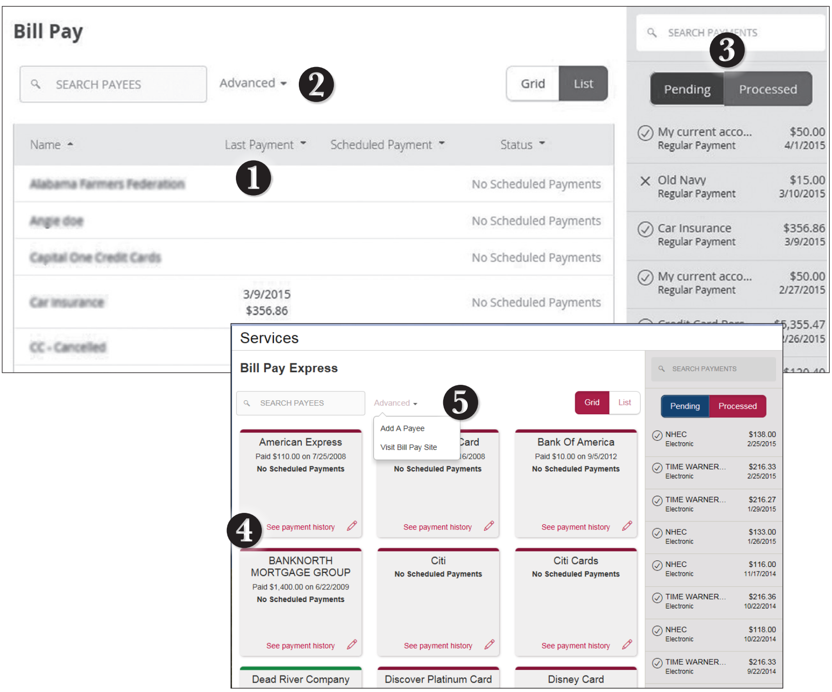
Within **Bill Pay Express**.

1. You can toggle to view only Pending or only Processed transactions by clicking the appropriate button on the right hand panel.
2. You can see the Pending payments marked as Scheduled in green under the Status header.
3. To cancel the transaction, click the icon.
4. A new screen will appear. Click Cancel Payment.

Bill Pay Express - Search Bill Pay

Here you can quickly pay bills by searching payees by name, last payment date, scheduled payment or status.

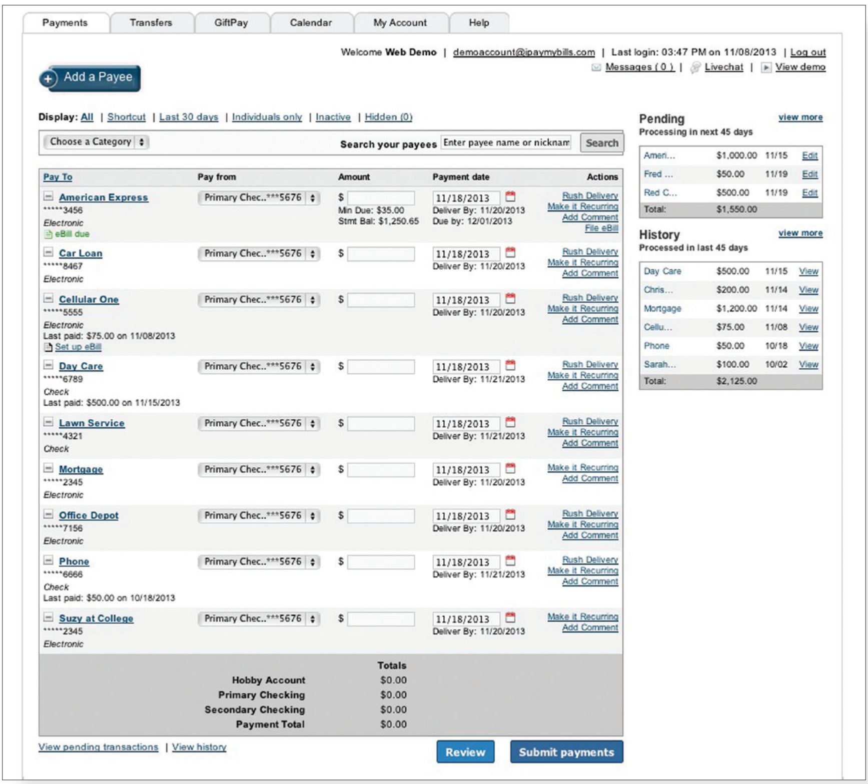
To Search Your Bill Pay History:



Visit **Bill Pay Express**.

1. To sort by a header, click the arrow next to the desired category.
2. You can also search your previous Payees.
3. You can view Pending or Processed transactions on the right side panel.
4. To see payment history for a specific Payee, you can select See Payment History on the bottom of the Payee grid.
5. Click on **Advanced**, and then **Visit Bill Pay Site**, this will take you to the full-function, third party site where you can add, change, delete payees etc.

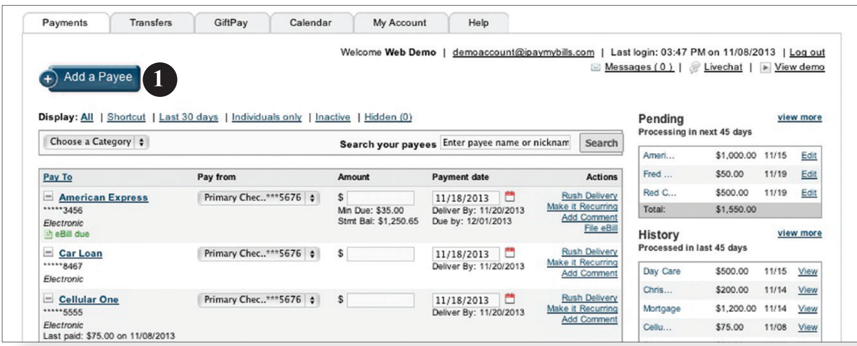
What is more reassuring than being in control of your finances? Staying in control of your bills! With Bill Pay, you have the ability to stay on top of your monthly finances with utmost ease and turnkey efficiency. Free yourself from the hassle of writing checks and the clutter that comes with traditional ways of paying bills. Bill Pay makes a quick and easy alternative to paying your bills online.

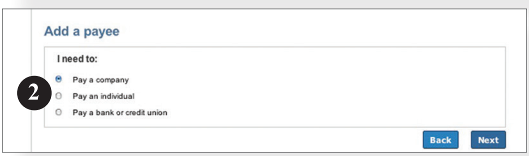


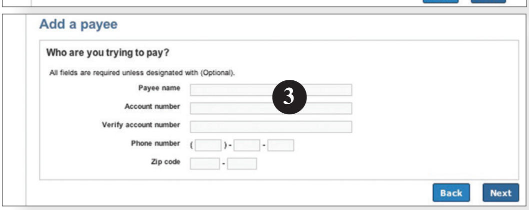
from **Bill Pay Express**, click the **Advanced** link, and then select, Visit **Bill Pay Site**

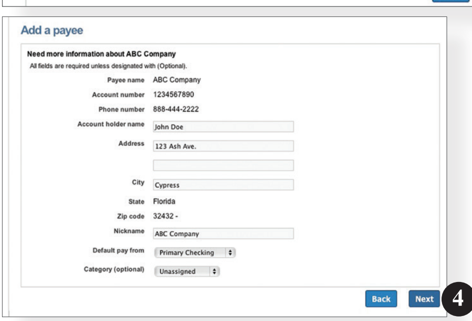
Click on the Payments tab to begin managing your bills online. Here you will be able to view your payees, pending payments and bill history among other information regarding your online account.

The person or company to whom you are sending funds is known as the payee. A payee can be almost any company or person you would send a check, like an auto finance company, a cable TV provider or even a lawn care service. It may be convenient to set up a payee to receive payments on a regular basis, such as a loan. Why must you pay by repeating the same scheduling process each month? With our quick payment option, you can remain confident that your bills can be paid in no time!









1 | Under the Payments menu, click the **Add a Payee** button.

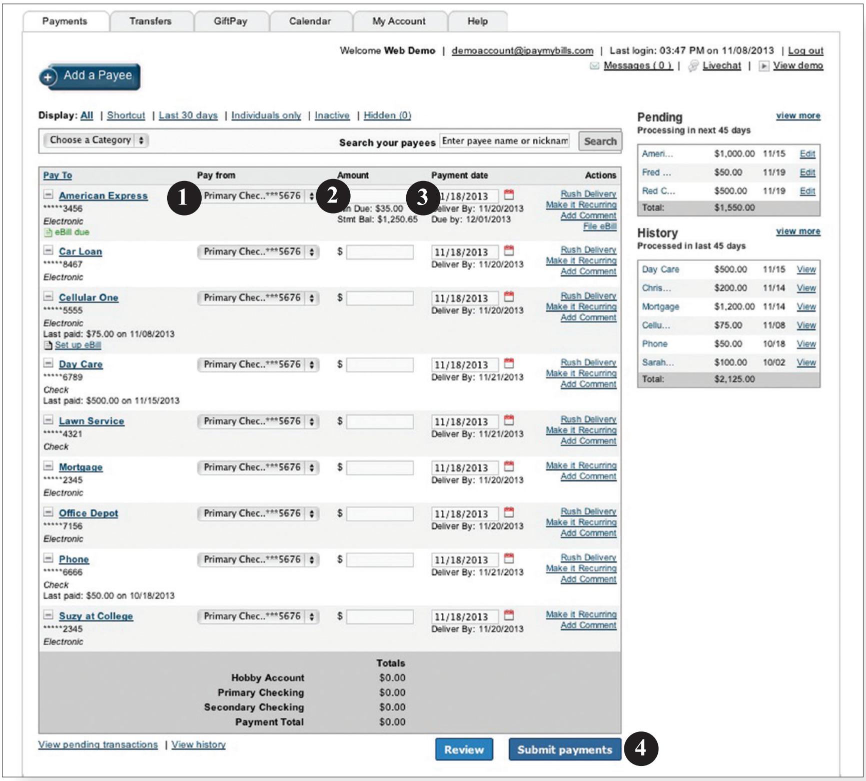
2 | A new window will pop up. Select whether the payee is a company, individual or a bank or credit union, then click **Next**.

3 | Fill out the required information regarding the payee, then click **Next**.

4 | Enter the location information regarding your payee and click **Next**. Your payee has now been created and added to your payee list.

Advances Bill Pay - Make a Payment

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



1 | Find the payee you want to pay and, using the drop-down menu, select which account you wish to pay from.

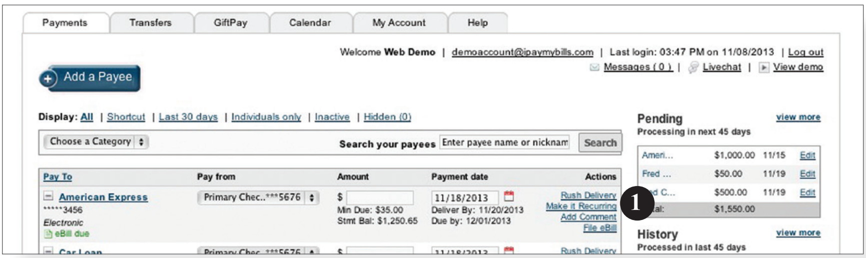
2 | Type in the **Amount** to be paid.

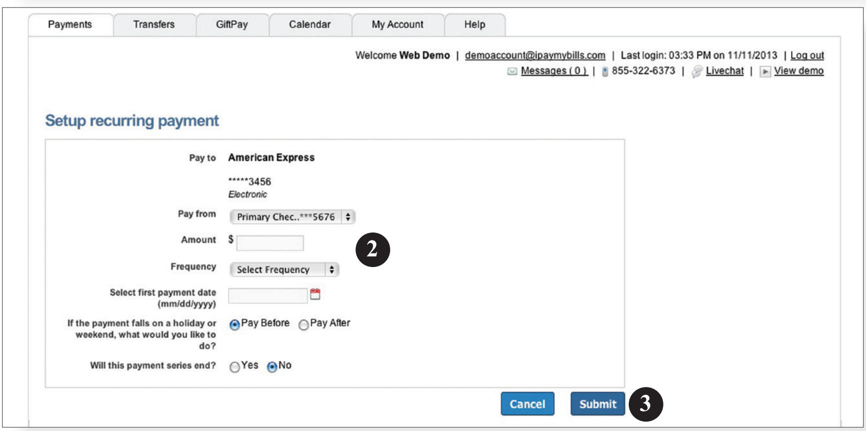
3 | Using the handy calendar icon beside the blank space, choose the date you want to pay this payee.

4 | When finished, click **Submit payments**.

Advanced Bill Pay - Recurring Payments

Our recurring payments feature keeps you ahead of your payments that need to be repeated. Setting up a recurring payment takes only a few moments, and saves you from having to remember to make future payments.





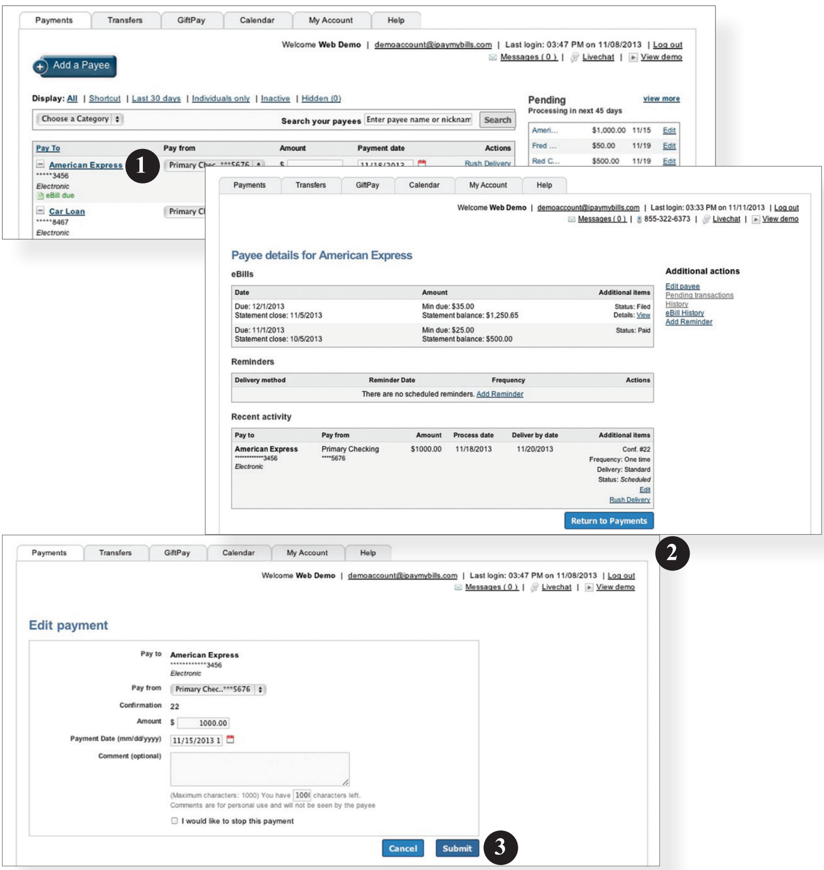
1 | Click on the Payments tab and find the payee you wish to set up recurring payments for. Choose the **Make it Recurring** link.

2 | A new window will pop up. Choose the **Pay from** account, along with the **Amount**, **Frequency**, payment date and other payment preferences.

3 | Click **Submit**, when finished.

Advanced Bill Pay - Edit / Cancel Payments

Even after you have set up a payment, you have the ability to change or cancel your payment up to the time it begins processing. This convenient feature gives you the freedom to change the way you make your payments.



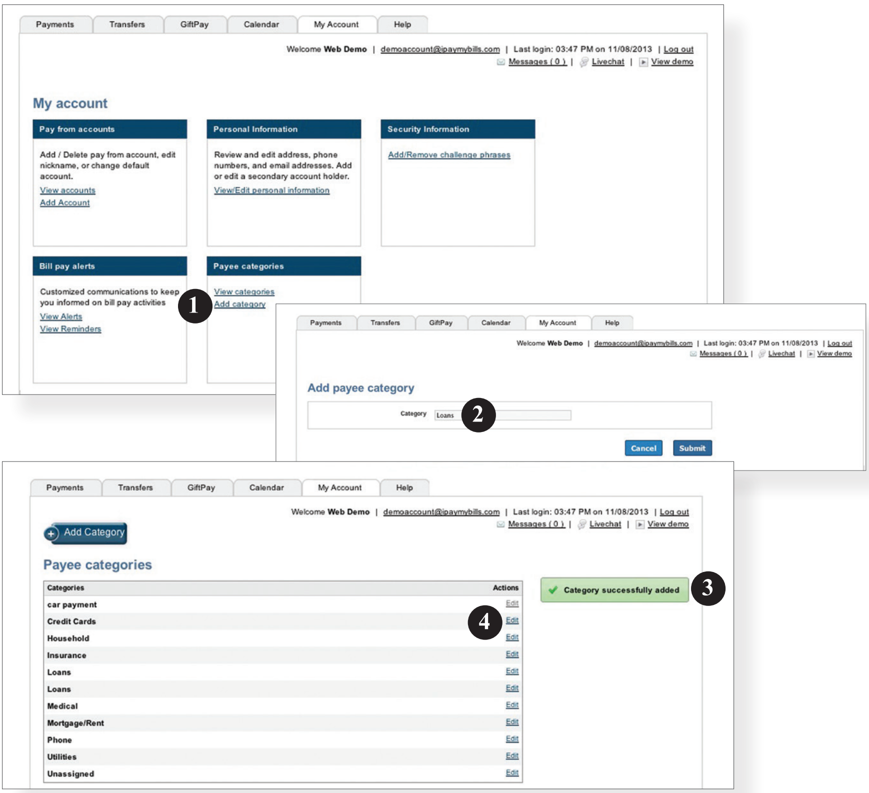
1 | To edit or cancel a payment, you first need to view the payee's details. To do this simply find the payee within your list of payees and click on the name.

2 | A new window will appear revealing the details for the payee. Click the **Edit** link towards the bottom of the window.

3 | Here you can change the setting of your payment, such as the account you are paying from, the amount or payment date. Once you are done editing the payment, click **Submit**. If you wish to delete the payment, click the **Cancel** button.

Advanced Bill Pay - Categories

Assign and organize your payees into specific groups to ensure increased convenience when paying your bills.



1 | To add a category, go to the **My Account** tab and click the **Add category** link.

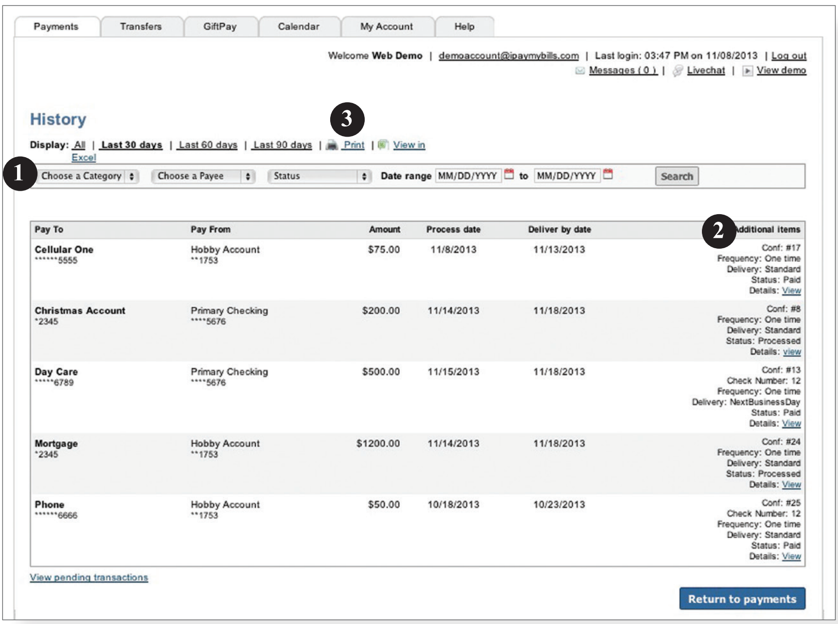
2 | A new window will pop up asking you to name your category. When finished, click **Submit**.

3 | You will see on the right hand side of the screen that your category has been successfully added.

4 | If you need to edit your category, simply click the **Edit** link next to the category name.

Advanced Bill Pay - History

View and print bill history and details by entering the appropriate search criteria.



1 | Narrow down your search using the provided drop-down menus and options.

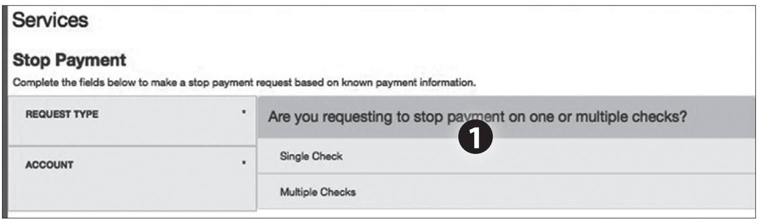
2 | Click the **Search** button to see your results.

3 | To print the search results for your records, click here.

Options - Stop Payment

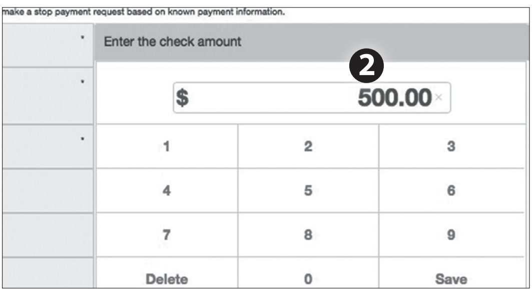
With Online Banking, you can initiate a stop check payment request from any device. Visit Activity Center to review the status of your request. The stop payment will remain in effect for six months.

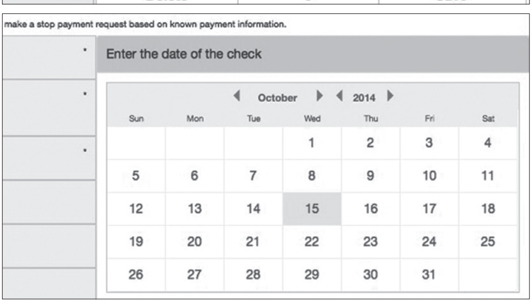
To Initiate a Stop Payment Request :

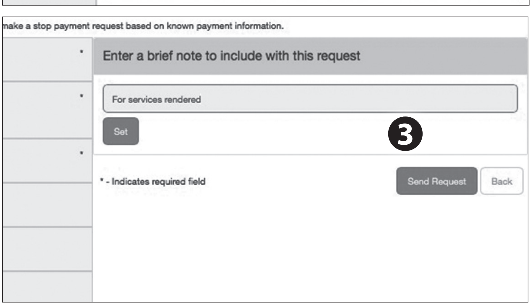


Click on the **Stop Payment** tab.

1. Select request type; single or multiple checks.
2. Select an account, check number, as well as other requested information.
3. Click **Send Request**.





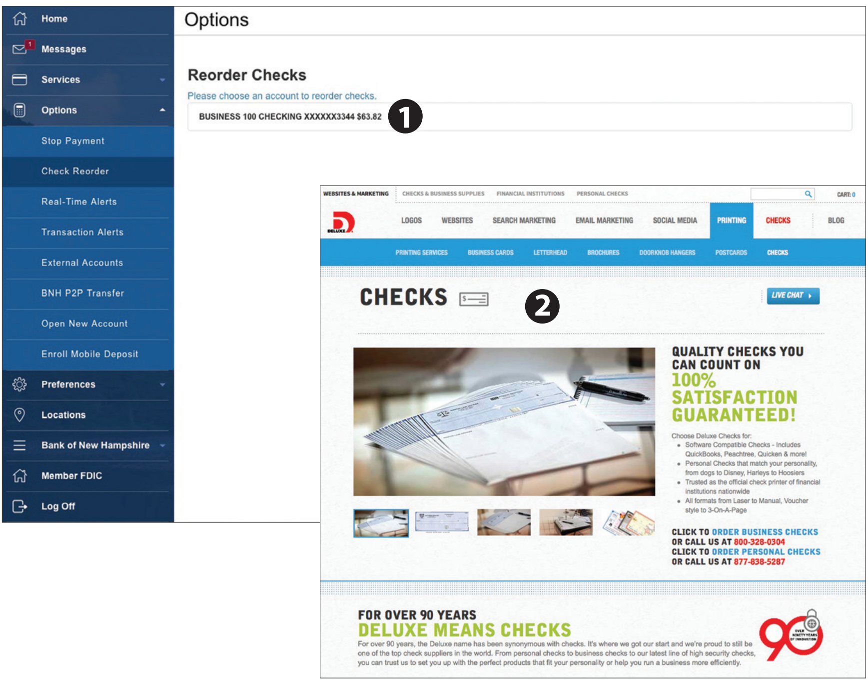


Options - Check Reorder

With Online Banking, you can conveniently reorder checks online.

NOTE **If you notice you are missing checks, please contact us as quickly as possible so that we can take proper precautions to safeguard against identity theft and fraud.**

To Reorder Checks:

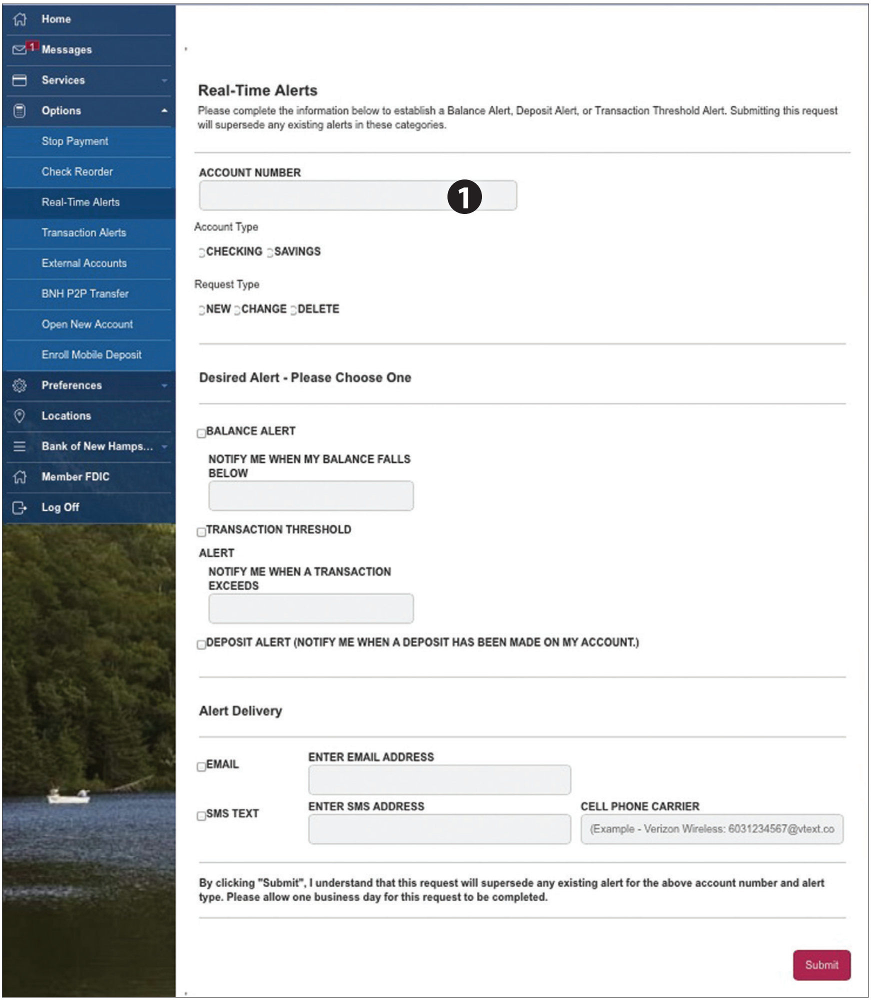


Click on the **Check Reorder** tab.

1. Select the account you want to reorder checks for.
2. You will be re-directed to our check vendor's website to complete your order.

Options - Real-Time Alerts

Real-time Alerts allow you to establish a Balance Alert, Deposit Alert or Transaction Threshold Alert.



From the menu in Online Banking, select **Real-time Alerts**.

1. Specify the account, type of alert and alert delivery you wish to use, then click **Submit**.

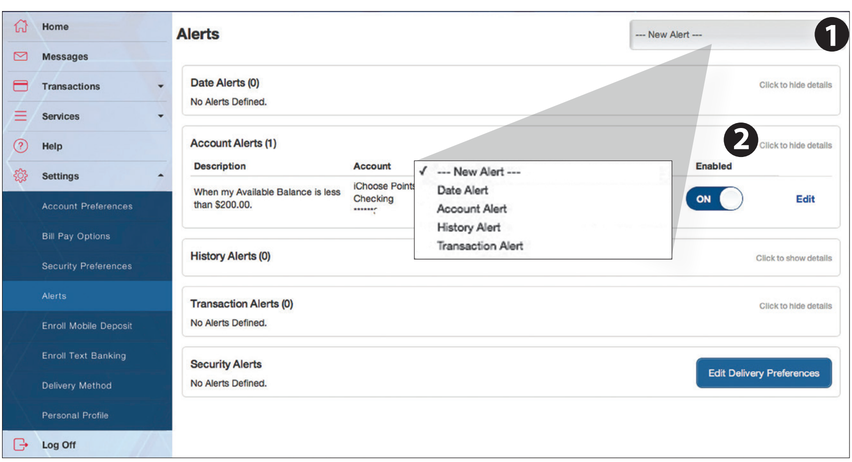
Options - Transactions Alerts

You can create and manage alerts to remind you of important dates, warn you about the status of your accounts, and when certain transactions occur. When you create an alert, you specify the conditions that trigger the alert and delivery options to receive that alert. The alert sent to your delivery preference will contain minimal information and refer you to your Online Banking account for full details. You may view your alerts in Messages. Delivery preferences include:

- Secure Message within Online Banking
- Phone Number
- SMS text message number
- Email to an address you specify

All alerts will automatically be sent to your Online Banking account via Secure Messages, regardless of the additional delivery preferences you have established. You can edit specific Date, Account, History, and Transaction alert preferences from within Settings > Alerts.

To Set Up Alerts:



From the menu in Online Banking, select **Settings > Alerts**.

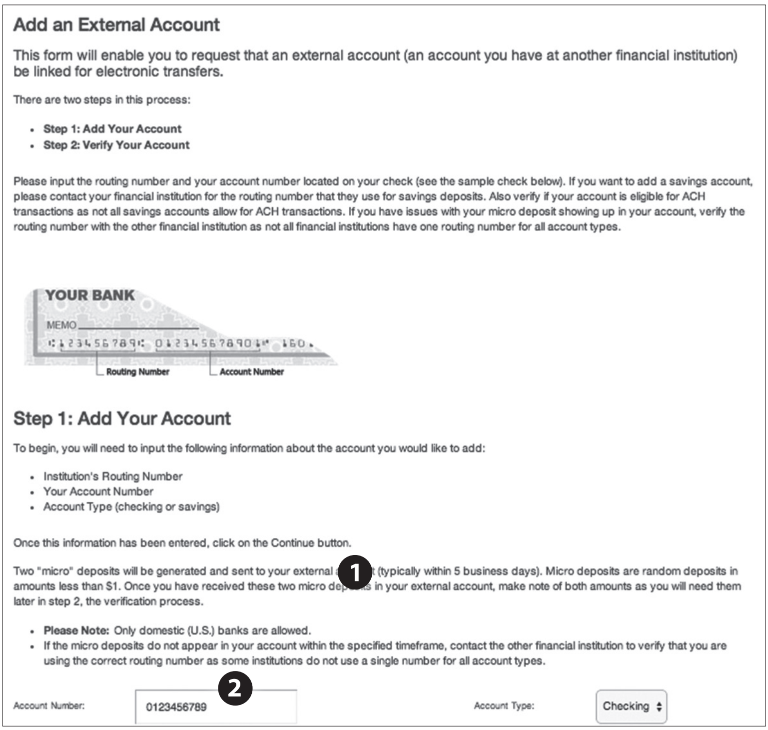
1. To create an alert, click the **New Alert** button.

2. To view details of an existing alert, choose the **Click to show details** link on the right of the alert.

Options - External Accounts

In order to transfer funds to/from an account outside the financial institution, you must first enroll the new external account. This will ensure the ability to make fund transfers to and from the outside account by integrating it into one, simple location.

To Add an 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.

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 a[illegible]t (typically within 5 business days). Micro deposits are random deposits in amounts less than $1. Once you have received these two micro de[illegible]s in your external account, make note of both amounts as you will need them later in step 2, the verification process.

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

Account Number: 0123456789 Account Type: Checking

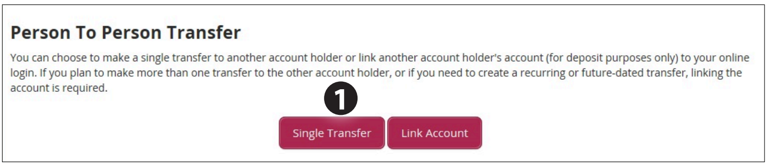
From the menu select **External Accounts**.

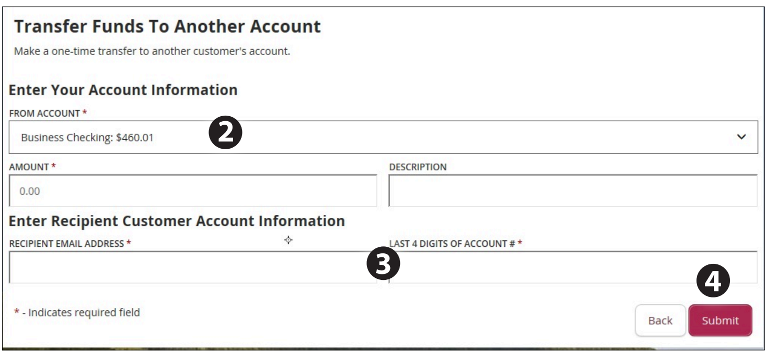
1. To begin adding an external account, enter the **Account Number** and the financial institution's **Routing Number** in the spaces provided. For reference, these numbers can be located towards the bottom of a paper check. Next, from the drop-down menu, choose the **Account Type**.

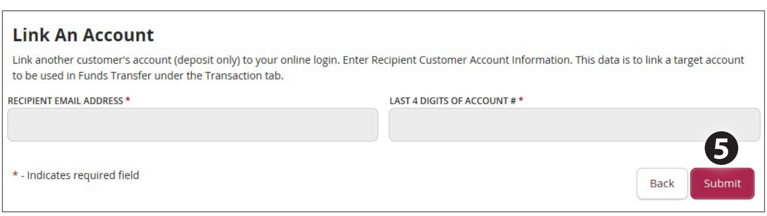
2. Click **Continue**. You should then receive two micro deposits in the external account to show the process has been initialized. Once you receive the amounts of your micro deposits, go to the Verify Your Account section to enter the amounts and activate your external account.

Options - BNH P2P Transfer

With the Person-to-Person Transfer feature, you can send money to any Online Banking user at this financial institution. You can also conveniently link this account to your Online Banking for deposit purposes only. All you need is the email address associated with their Online Banking and the last four digits of their account number.





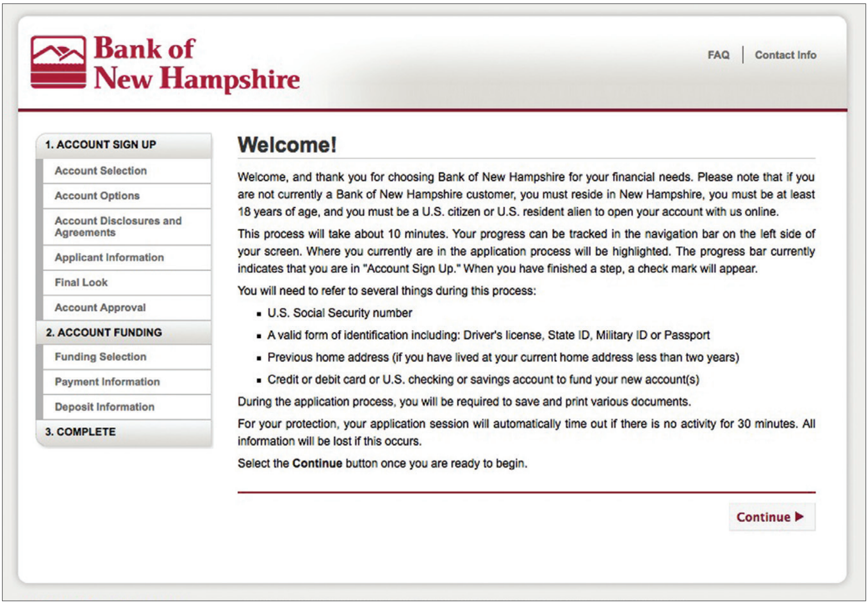


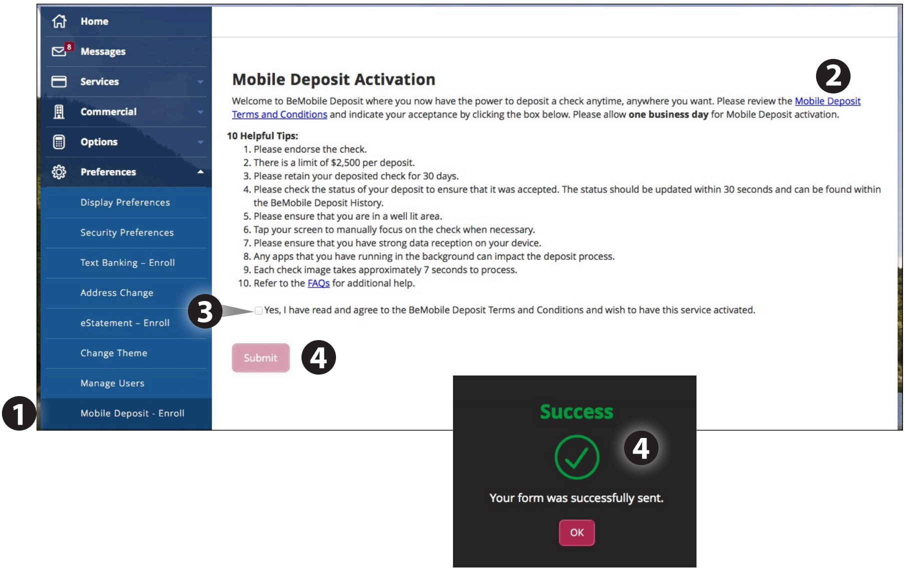
Click on the **BNH P2P Transfer** tab.

1. Choose whether you will be making a One Time or Single Transfer or whether you would like to link the account to your Online Banking.
2. For a Single Transfer, use the dropdown to choose the account you wish to withdraw funds from.
3. Enter the information for the the person you wish to receive the funds.
4. If you wish to include a description to go with your transfer do so in the provided box, then click **Submit.**
5. If you would like to link this account for future use. Click **Link Account.** This infomation will be used in **Funds Transfer** under the **Transaction** tab.

Options - Open New Account

You can open a new account easily and securely by using our online application. Simply clicking Open New Account under the Online Banking menu to get started.





1. Under Preferences, Select **Mobile Deposit Enrollment**
2. Click the "Mobile Deposit Terms and Conditions" link and review the terms.
3. Click the Checkbox indicating your acceptance of the terms.
4. Click **submit**. You will see a confirmation screen if you have completed the form correctly.
5. Once your information has been reviewed by the bank you will receive an email indicating that the mobile banking service is turned on. At this time, you can log into the app on your smart phone and find **Deposit Check** under **Services**.

Options - Remote Check Deposit

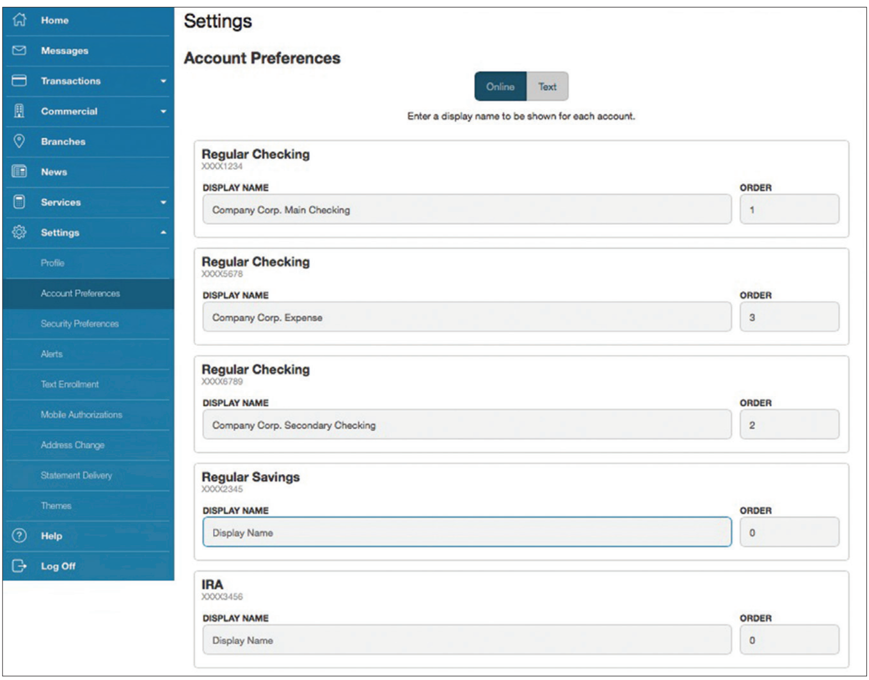
With our Mobile App on your Android or iOS device, you can deposit checks into your Online Banking account by simply snapping a photo of a paper check.

NOTE **This feature is only available when using our mobile app on your mobile device.**

1. Choose the account where you wish to make a deposit.
2. Enter the amount, then click **Save**.
3. Click the **Capture Image** button.
4. Verify that the front and back images show all four corners of the check and are legible.
5. Make sure the endorsement on the back of the check is on the left side of the image.

Preferences - Display Preferences

In Display Preferences, you can assign a nickname and viewing preferences for your Online and Text Banking accounts. Toggle to the Text button for Text Banking account preferences. To view an account in Text Banking, check “enabled”. Customize a four character account nickname to display and choose the order preference for viewing.



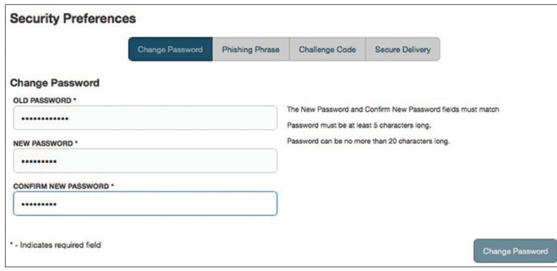
Preferences - Security Preferences

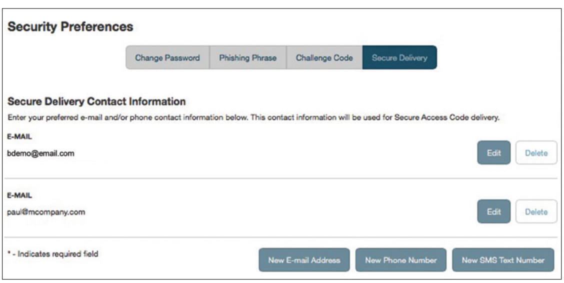
In Security Preferences, you can change your password, Login ID and update contact options for delivery of your secure access code.

To Set Up or Change Your Security Preferences:

Click on the **Security Preferences** tab.

Change Password:
When changing your password, make sure you follow the guidelines for creating a strong valid password.



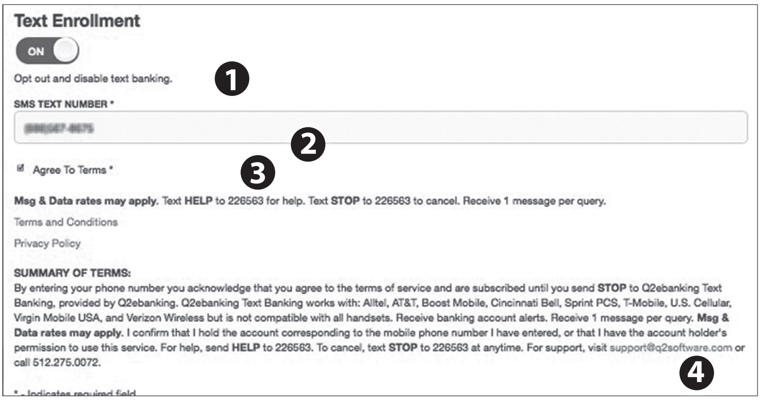


Secure Delivery:
Make sure we have your correct email and phone number on file so you can receive secure access codes when logging in from an unregistered device.

Preferences - Text Banking Enroll

Once enrolled in Text Banking, you can check balances, review account history and transfer funds from your Online Banking account using your text enabled device. To enroll, click **Text Enrollment** under the Preferences menu.

To Enroll in Text Banking :



Click Text **Banking** under preferences.

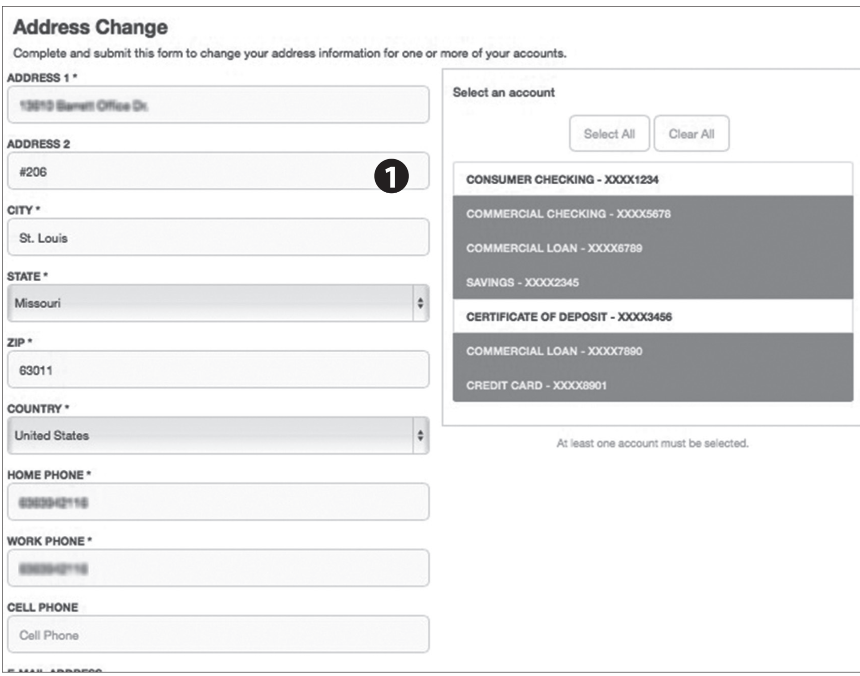
1. Turn the Text Enrollment button from **OFF** to **ON**.
2. Enter your **phone/SMS text number**.
3. Read the terms and conditions and check the **Agree to Terms** box.
4. Click **Save** to complete enrollment.
5. To enable your account to be viewed in Text Banking, visit Display Preferences under the Preferences menu. Check **enabled**, customize a four character account nickname to display and choose the order preference for viewing.

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)

Preferences - Address Change

It is important to maintain current contact information on your account. You can access this Address Change form under the Settings menu. To update your secure access code delivery information click on Security Preferences under the Preferences menu and choose the Secure Delivery tab.

To Change Your Address:

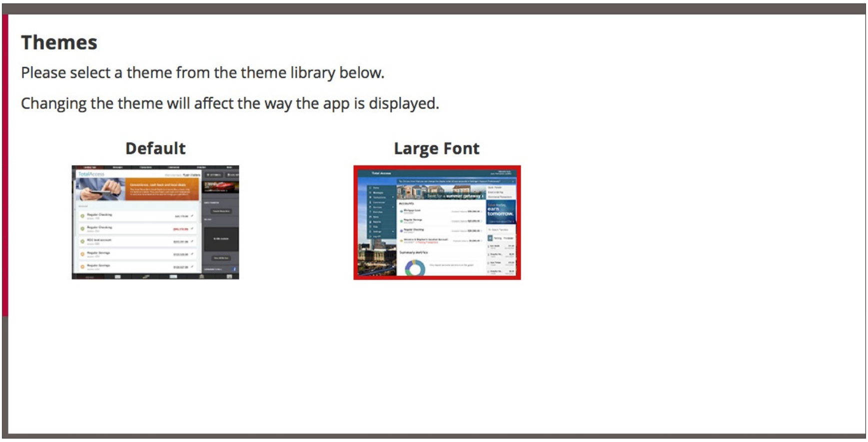


1. Click **Address Change** under Preferences.
2. Update your contact information and click **Submit**.

Preferences - Change Theme

Our online banking system offers a few different looks, a combination of fonts, colors and menus, that we call “themes”.

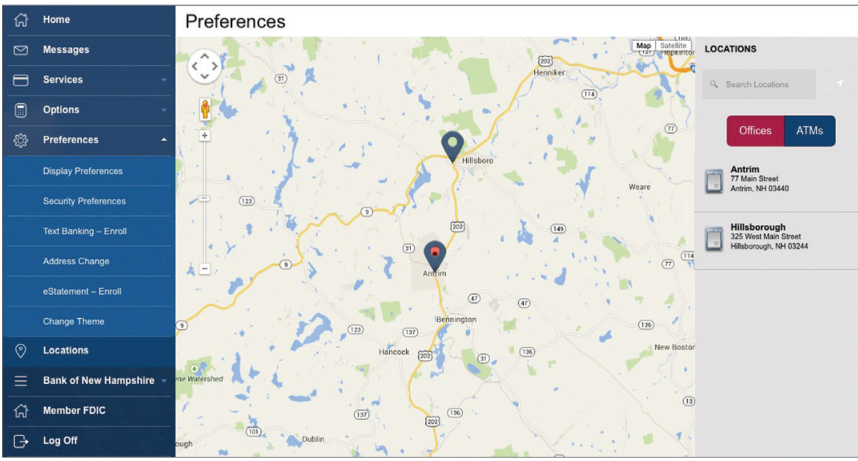
When you change your theme, that theme will be displayed within both, online and mobile banking.



1. Click **Change Theme** under the **Preference** menu.
2. Simply click the theme you would like to see and it will automatically display.

Locations

Finding and office or ATM location couldn't be easier. SImply click Locations from the menu to begin. Clicking the office will discplay the hours of operation for the specific office and will give you the option to "Get Directions." To see ATM locations only, click the ATMs tab



Notes

WE ❤ NH

Stop by any of our 21 banking offices, visit us online at BankNH.com or speak with a customer service representative by dialing 1.800.832.0912.

BankNH.com
1.800.832.0912

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