Getting Started
ONLINE BANKING

TRANSACTION CUTOFF TIMES

<table>
<thead>
<tr>
<th>Service</th>
<th>BNH Cutoff Times</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bill Pay</td>
<td>4:00 p.m. EST</td>
</tr>
<tr>
<td>External Transfers</td>
<td>4:00 p.m. EST</td>
</tr>
<tr>
<td>Mobile Deposit</td>
<td>5:30 p.m. EST</td>
</tr>
<tr>
<td>Internal Transfers</td>
<td>6:00 p.m. EST</td>
</tr>
</tbody>
</table>

BROWSER SETTINGS
In order to utilize Bank of New Hampshire’s online banking, we require you to use a current version of the web browser (i.e. Internet Explorer, Firefox, Chrome, Safari).

BankNH.com 1.800.832.0912 Member FDIC
ENROLLING IN BNH ONLINE BANKING

1. Visit BankNH.com and select the Online Banking tab.
2. Choose Enroll Today.
3. Select either Personal Enrollment or Business Enrollment based on your needs.
4. Complete the enrollment form and then click Submit Enrollment.
   *You will need to provide all account numbers and the amount of the last deposit or loan payment.
5. You will receive an email within a few days with instructions on how to log in the first time.
   *To avoid delays with your enrollment, please be sure the address provided at enrollment matches the address on your banking accounts.

LOGGING INTO ONLINE BANKING THE FIRST TIME

1. Go to www.banknh.com
2. On the top right portion of the page, there is a “Login” field. Enter the Login ID that you selected at enrollment and then click the arrow button.
3. On the password page click “I am a new user.”
4. Enter your Login ID again to begin the process of establishing your password. Click Submit.
5. We need to send you a one-time use Secure Access Code. Click either the truncated email address or phone number displayed on the screen.
6. Enter the Secure Access Code that was sent to you and then click Submit.
7. Now select a password for online banking and confirm. Click Submit.
8. Review your personal information for accuracy and click “Submit Profile.”
9. Review the online banking terms and conditions and click “I Accept.”

The next time you log in, you will be prompted again to receive a one-time use Secure Access Code however this time you will have the ability to register your device to avoid this process in the future.

Please note: Your device must be configured to accept cookies from our site. Once your device has been registered, you will only be asked to enter your Login ID and password for future logins. If you delete the cookies on your browser or log in from a different computer, you will be prompted to obtain a one-time use Secure Access Code again.
EXTERNAL FUNDS TRANSFER

First you will need to add your external Account:

1. From the left navigation menu click Options>External Accounts.
2. Complete the information for your external account under Step 1 and click “continue.”
3. Two small deposits will be made into your external account. Once they are received, enter the values under Step 2.
4. Now you may begin transferring funds.

To Make a Transfer/Loan Payment:

1. Click Services>Funds Transfer from the left menu.
2. Complete the required information and click “Transfer Funds.”

Note: When making a transfer, you have the option to “Make this a recurring transaction.” You may also nickname your external account under the Display Preferences option in the menu.

YOUR HOMEPAGE

The image below shows what online banking looks like. We have highlighted some commonly used areas for you.

1. Accounts – Click an account to view transactions and details of the account.
2. Deposit Check History – View recent Mobile Deposit history by clicking the “Accepted” button. Click on a listed deposit to view an image of that deposit.
3. Transfer Money Now – Transfers funds internally or externally with a few clicks.
4. Pay Bills Now – Click to go to our Bill Pay Express screen. To view the full Bill Pay site, click Options, then select “Visit Bill Pay Site” on the top of the page or click “Services” from the menu and then “Bill Pay Advanced.”
5. Asset Summary – View a graph illustrating your BNH accounts. Toggle through each account by clicking the “Next” link. If you click the “View Transactions” link, it will send you directly to the Transactions page.
BEMOBILE BANKING

Our mobile banking services give you the flexibility to securely manage your finances anywhere, 24 hours a day, 7 days a week. We offer an app for both Android™ and Apple® smartphones and tablets through Google Play™ and the Apple App Store®. Our mobile app is a powerful tool with all the functionality of our desktop online banking service. BeMobile Banking also has features only available within the app including:

BeMobile Deposit* – Gain the flexibility and convenience of depositing a check into your Bank of New Hampshire account whenever and wherever you want.

Enrollment Location: Preferences>Mobile Deposit Enroll
There is a $2,500 BeMobile Deposit daily limit.

Fingerprint Authentication – Now Apple® and Android™ users with a supported device can log into our BeMobile Banking app with the touch of a finger!

Enrollment Location: BeMobile Banking App Login Page

ADDITIONAL SERVICES

At Bank of New Hampshire we have a variety of online services to fit your banking needs.

Account Alerts*- Keeping track of your deposit account(s) with real-time account alerts. Receive an email or text message for a low balance on your account or when a deposit or withdrawal has been made.

Enrollment Location: Options>Real-Time Alerts

eStatements - Receive your account statements electronically. There is no cost for this service. eStatements are secure, safe, and fast.

Enrollment Location: Preferences>eStatement - Enroll

Bank-to-Bank Transfers - Move funds between your BNH accounts and your accounts held at other financial institutions located within the U.S.

Enrollment Location: Options>External Accounts
Fees from your external financial institution may apply.

Bill Pay – Paying bills couldn’t be easier! Your bills can either be sent on-demand or as a recurring payment, all from one site.

Enrollment Location: Services>Bill Pay Express

Text Banking*- Request and receive account information via text message. Once activated, get balances, transfer funds, and retrieve recent transactions.

Enrollment Location: Preferences>Text Banking - Enroll

Pay A Friend - Easily pay anyone in an instant** in real-time with an email address or mobile number.*

Enrollment Location: Services>Pay A Friend

*Third party web access data and message rates may apply from your wireless provider.
** Funds may not be instantly available to all recipients - See Pay A Friend Terms and Conditions.