HILLS BANK

Top Digital Banking Tips

As a Hills Bank customer, you have access to a suite of digital banking tools to help you manage your money from anywhere. You may know how to log in to check your balance, but did you know you can deposit a check right from your smartphone? Or set savings goals with automatic transfers to meet them? There's a world of features awaiting you in Hills Bank Online, so here's a quick guide on how to perform a variety of tasks right from your phone or browser.

Are You Enrolled?

First things first – you'll need to sign up for Hills Bank Online before you can get access to the features below. Every Hills Bank customer is eligible to sign up for Hills Bank Online at no additional cost. **Learn more and enroll here.**

Deposit Checks From Your Phone

One of the most convenient features of online banking is the ability to deposit a check from anywhere without needing to stop by a bank office or ATM. You can use the Hills Bank mobile app to do just that!

If you're having any issues with remote check deposit, please reach out. You can get help by calling **1-800-445-5725 (1-800-HILLSBK)** or by clicking the chat button on the lower-right-hand side of this page.

Turn Off Your Debit Card

If you have lost or misplaced your debit card, the first thing you should do is turn it off to prevent it from being used! You can turn your debit card off (and back on) by:

1. Logging into Hills Bank Online on your desktop or mobile app
2. Selecting Security on the navigation bar.
3. Select Turn Debit Card On/Off

If you later find the card and want to turn it back on, just repeat the process. If you aren't able to find your card, please contact our Customer Contact Center. We're available by calling **1-800-445-5725 (1-800-HILLSBK)**. We will cancel and reissue your card.

Track Your Spending and Create a Budget

Using the Manage My Finances tool on Hills Bank Online, you can see a breakdown of your spending, including accounts from other financial institutions (if you link them). You can add credit cards, set savings goals, and create budgets – helping you plan for the future while you manage your funds.

Learn more about Manage My Finances and try it out for yourself.

Set Aside Money for Your Goals

Sometimes, the hardest part of reaching your goals is getting the ball rolling. That's why we introduced Goals in Hills Bank Online. This tool takes the guesswork out of reaching your money goals, and sets you on the path to meet them! All you need to do is consider a goal that's important to you, and think about the amount and target date needed to make it a reality. Then:

1. Log into Hills Bank Online and select "Start saving" under a Goals category on the dashboard. You can keep the category name or choose your own.
2. Follow the prompts to set up a regular transfer that is calculated to meet your goal, or save on your own terms.
3. Track your progress towards your goal on the Hills Bank Online dashboard. You can edit and see details about your goal by clicking on it. You can also edit your recurring transfers in the Activity Center under Payments/Transfers on the left-hand navigation bar.

Set Up Alerts & Notifications

As a Hills Bank Online user, you have access to a variety of alerts and notifications to help you protect your finances and stay up-to-date on account information. When an alert is triggered, we'll send a

message to the email address and/or phone number on your account. Here are a few situations that can result in an alert:

- Negative balance
- Deposit hold placed/released
- Loan payment past due
- Direct deposit arrival

To change your alert settings, log into Hills Bank Online on your computer or mobile device and select Features followed by Alerts or Notifications

…and More

You can learn more about **Hills Bank Online features**, and get in touch with us if you have any questions by using the chat button at the bottom of this page during bank hours or stopping by a **branch location** near you.

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