Bangor Savings Bank®

Bangor Online

User Guide

Learn how to use Bangor Online.

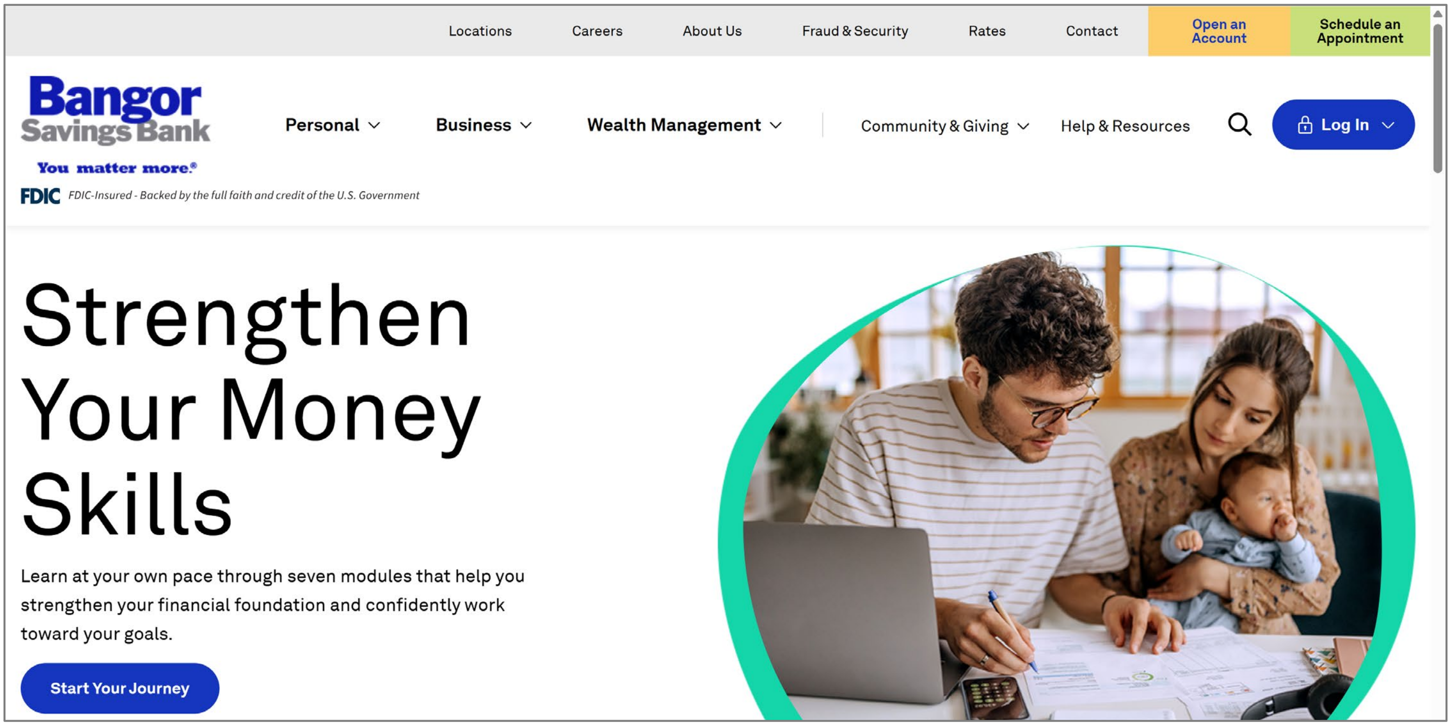
For questions, please contact us at 1.877.226.4671

Table of Contents

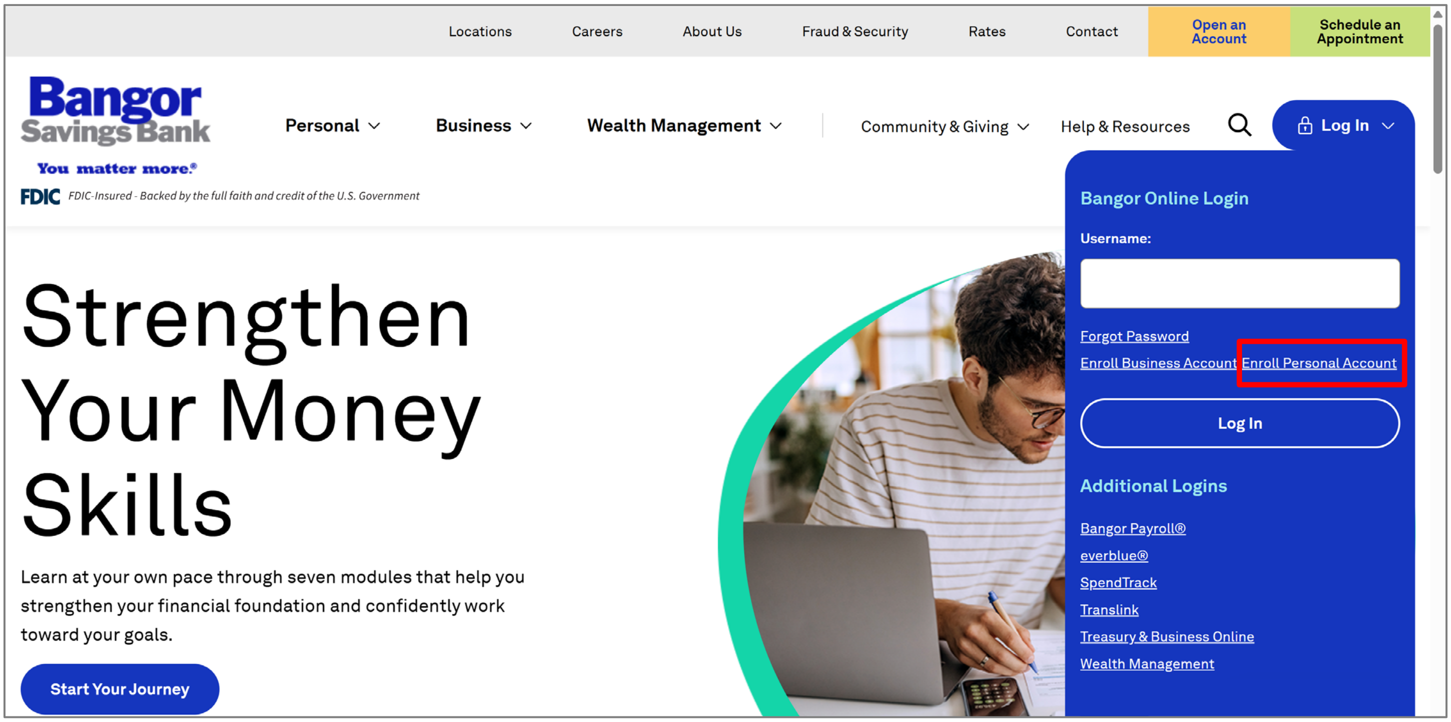
Table of Contents

New User Enrollment

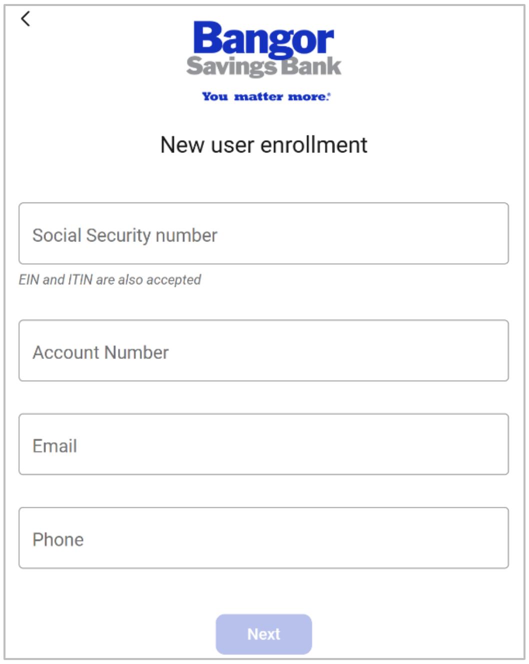
1. Navigate to our website and click **Log In**.

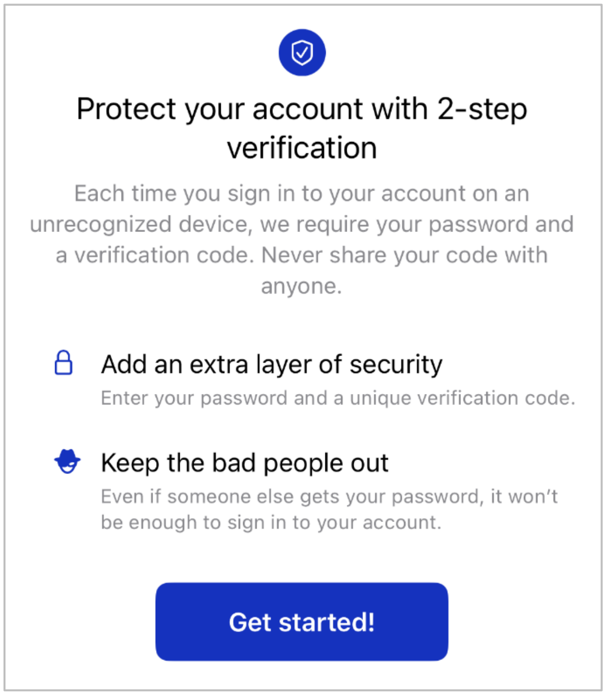


2. Select **Enroll Personal Account**.

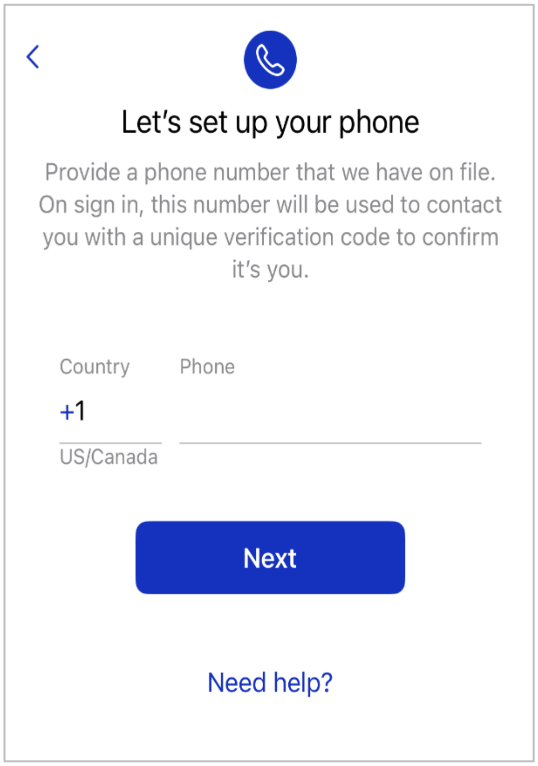


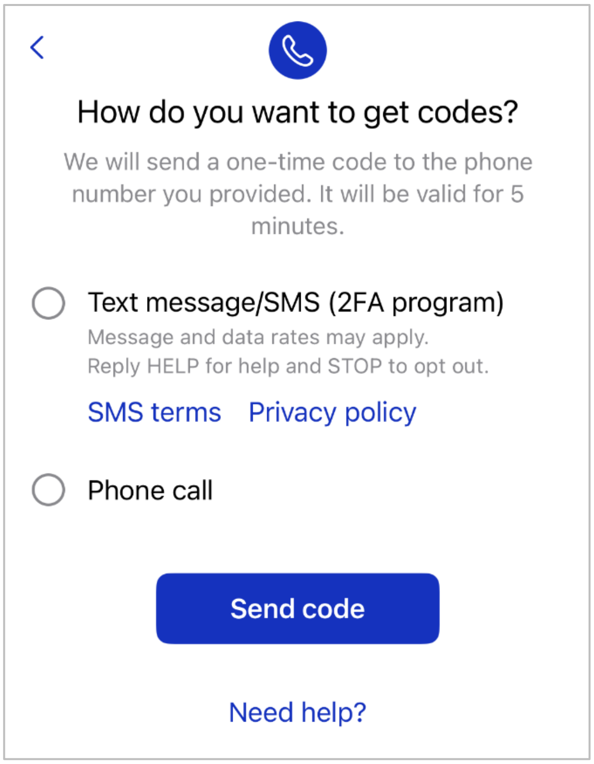
3. Enter your social security number, account number, email, and phone number. Click **Next**.
4. Add an extra layer of security with 2-step verification. Click **Get started**.



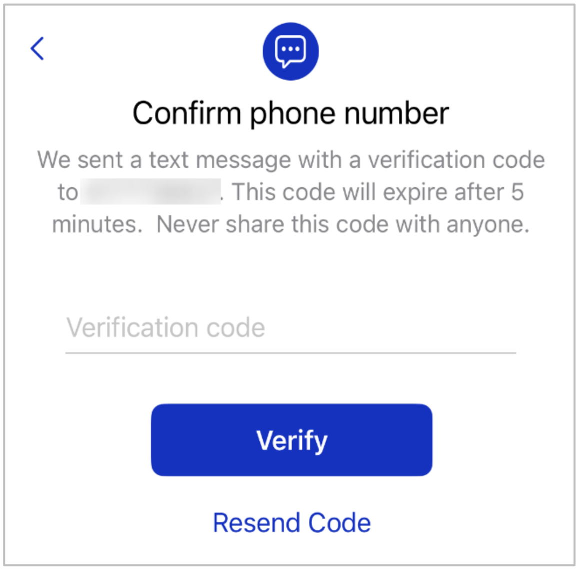


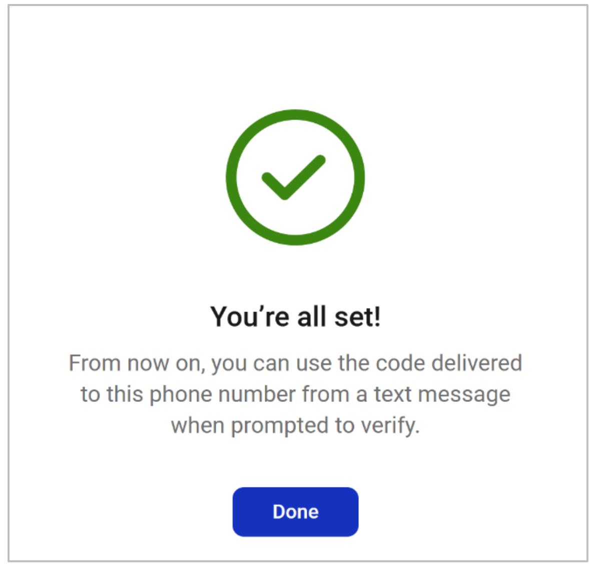
5. Provide the phone number associated with your account. Click **Next**.
6. Choose the method by which you would like to receive your verification code. Click **Send code**.



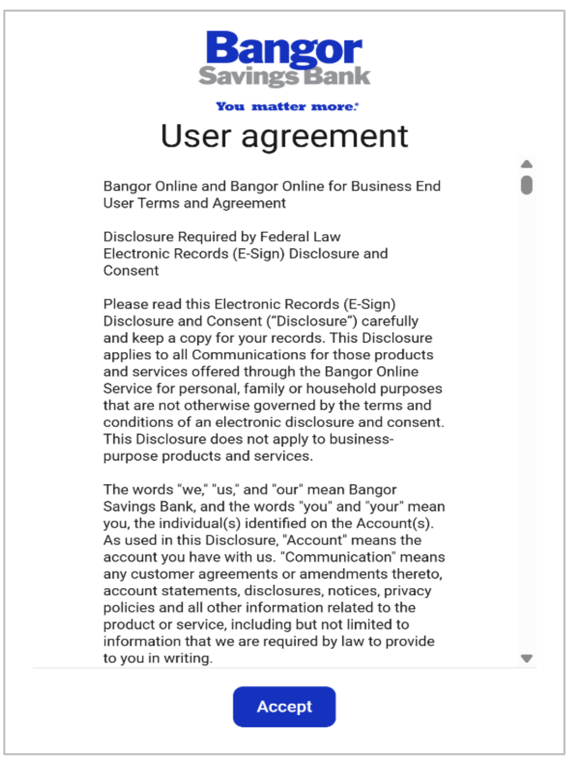


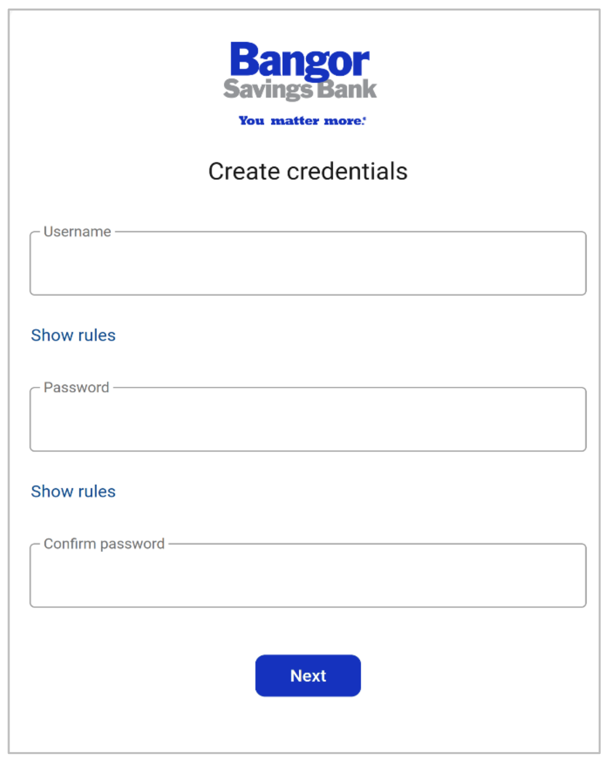
7. Enter the verification code sent to the method of your choice. Click **Verify**.
   Please note: If you wish to change your 2-step verification method, access your profile and click Security to edit.
8. Click **Done**.





9. Read the Terms and Conditions then click **Accept**.
10. Create your **Username** and **Password**. Click **Next**. You will now be able to log into our site.

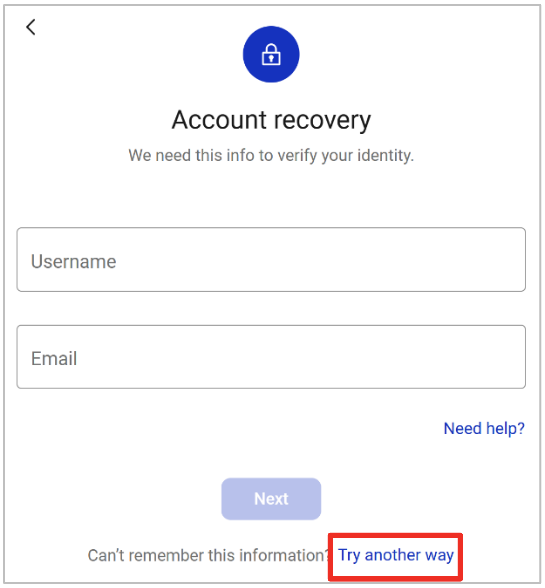




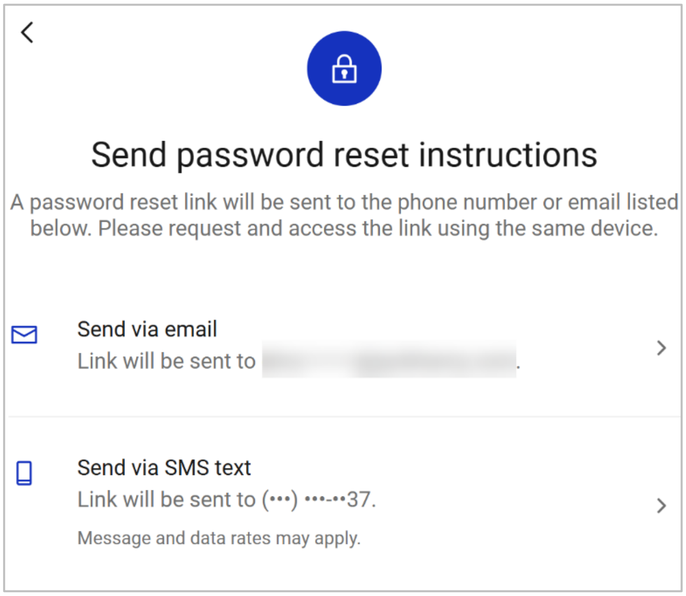
Account Recovery

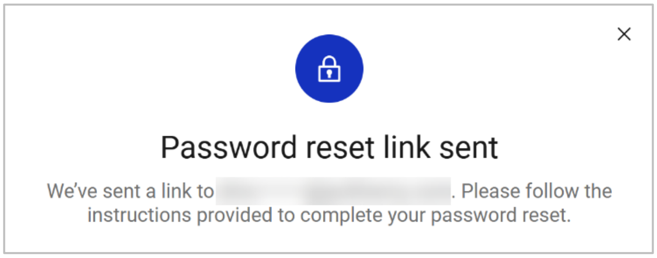
Use these steps to reset your password and/or retrieve your username.

1. Navigate to our website. Click **Log In**.
2. Click **Forgot Password.** You can also click **Forgot?** on the Username and Password screen.
3. Enter your **username** and **email address**.
   IMPORTANT: Email must match what is on file.
   Don't know your username? Click **Try another way** to use your social security and account number instead.



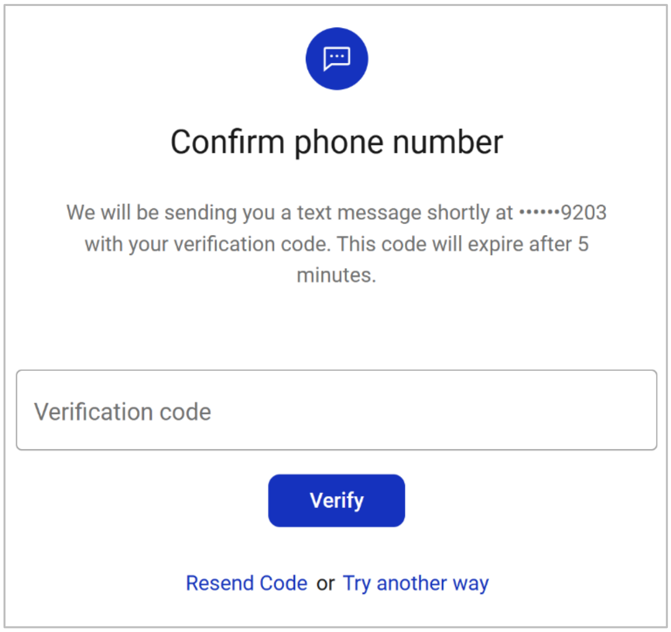
4. Choose to receive your instructions via email or text.



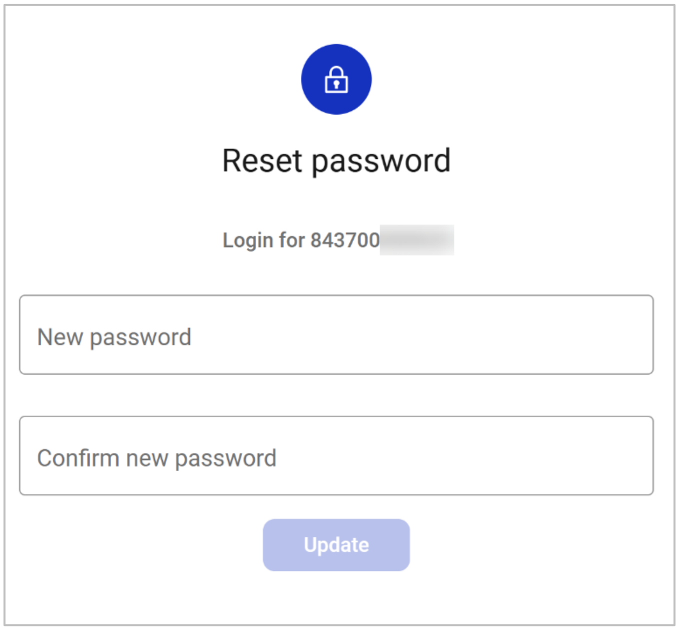


5. **Email:** Open your email. Your username will appear in the email body. Click **Reset Password**.
   Text: Open your text and tap **Reset password**.

6. You will be prompted to complete multi-factor authentication. The MFA options will vary depending on which verification method(s) you have established. Click **Verify**.



7. Create a new password and click **Update**.



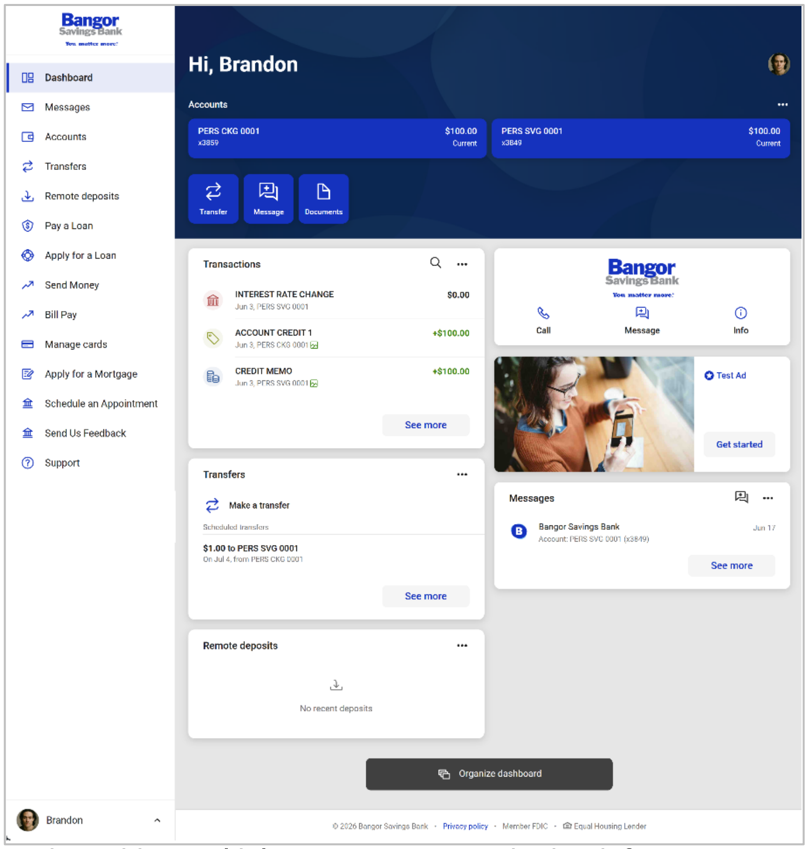
10. You may now log in.

Dashboard

This is your landing page where you can access your accounts, review recent activity, and move money.

Default Layout

From left to right, top to bottom.



Navigation menu – Use the left side of the screen to navigate between sections of the website.
User menu (circle) – Access profile, support, settings or sign out.
Accounts – Displays rectangular account boxes showing account name, balance, status, and last four digits of account number.
Ellipses icon (…) – Update your account view settings.
Scroll Buttons – Scroll left or right through your accounts.
Quick Action Buttons – Click a square button to jump to that feature of Bangor Online.

Cards:
Transactions – Displays recent activity on all accounts.
Messages – Displays conversations between you and support representatives as well as alerts and bank messages.
Transfers – Displays scheduled transfers and a quick link to Make a Transfer.
Remote Deposits – Displays recent remote deposit activity.
Support – Displays information about the institution and provides multiple ways to contact the bank for support.

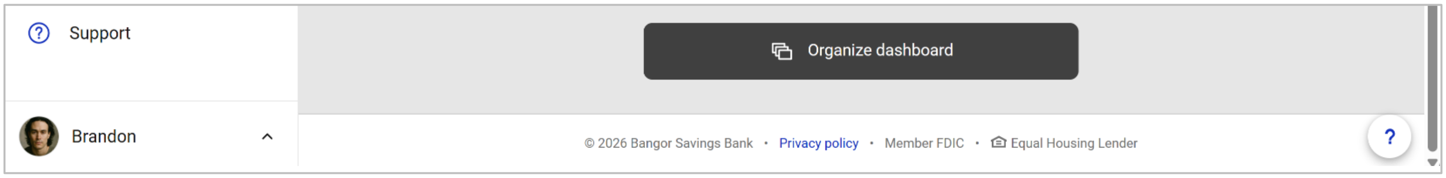
Bottom of page
My Profile menu – Access Personal settings, , Account settings or Sign out.
Organize dashboard – Rearrange or show/hide items appearing on your Dashboard.
Help (question mark icon) – Provides multiple ways to contact the bank for support.

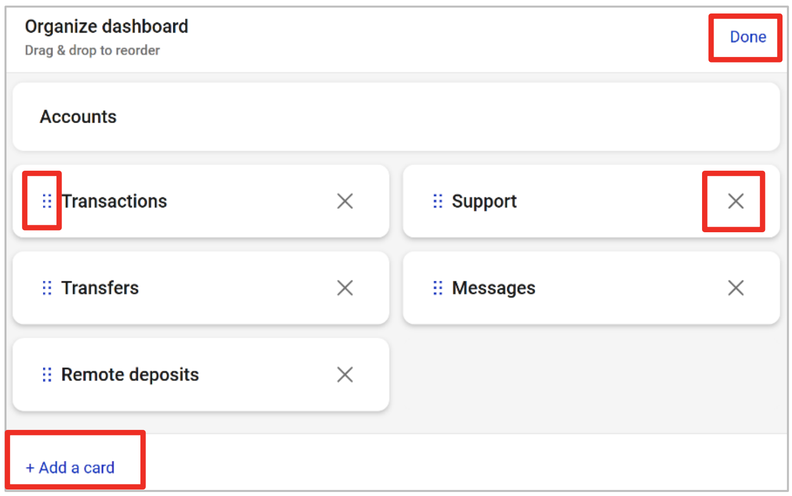
Additional Available Cards:
Under *Organize Dashboard* click **+ Add a card**.
Spending by category- Tracks recent activity by transaction type.

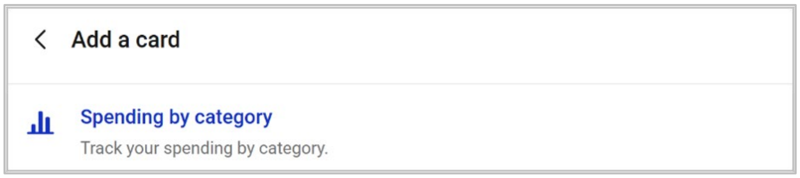
Organize Dashboard

Use this feature to **add**, **remove**, or **reorder** the cards on the Dashboard.

1. Click **Organize Dashboard**.
2. Click and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
3. Click the **X** to remove a card from the Dashboard.
4. Click **+ Add a card** to browse available cards that may be added to the Dashboard. Select any you'd like to appear and click **<** when finished.
5. Click **Done** once the layout suits your needs.



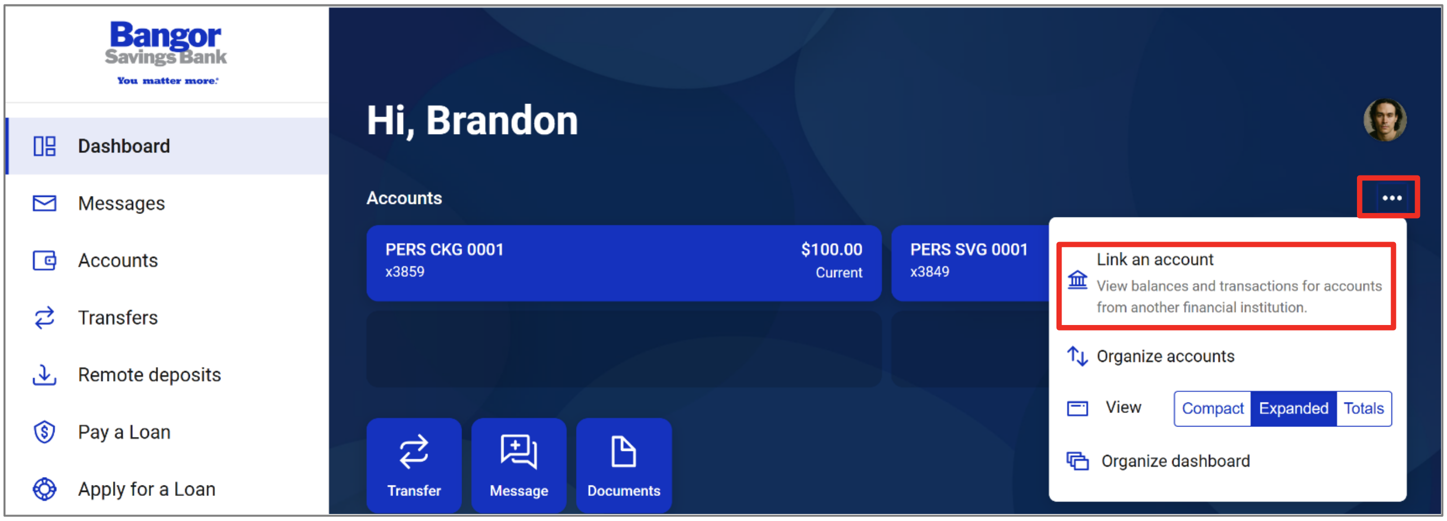




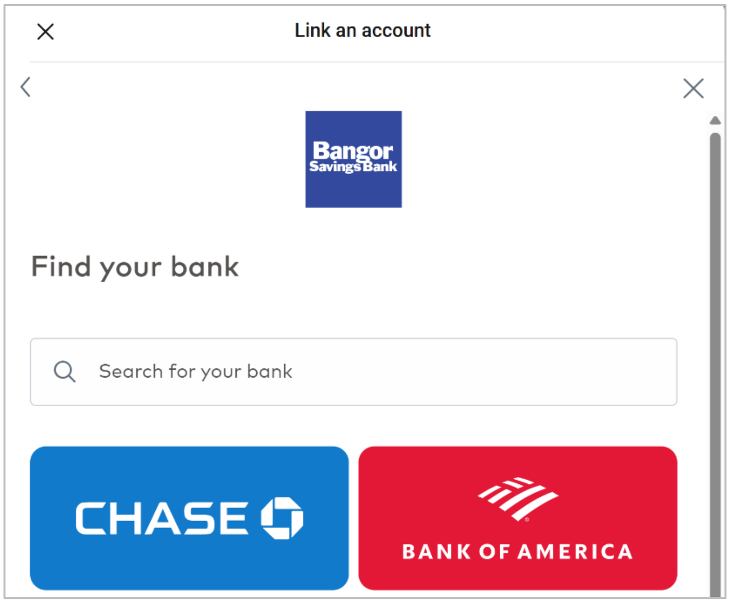
Link an Account

Use this feature to add your accounts from an external financial institution to the Dashboard.

1. Click the **ellipsis icon** next to the **Accounts** section, then select **Link an Account**.

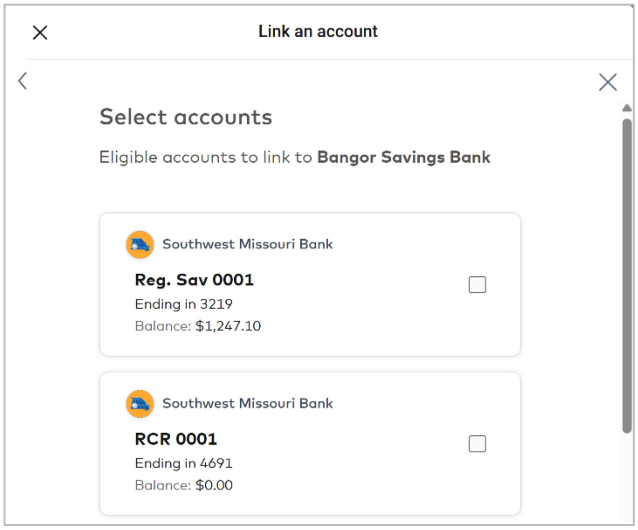


1. Click **Next**.
2. Search for and select your external financial institution from the list. Click **Next**.

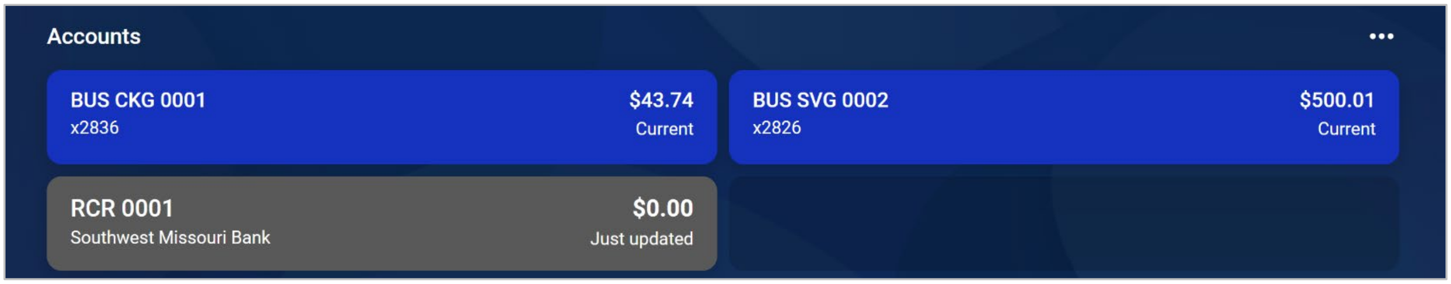


3. Enter your login credentials for the external institution and complete any 2-step verification that may appear.

4. Select the accounts you'd like to link and click **Save**.



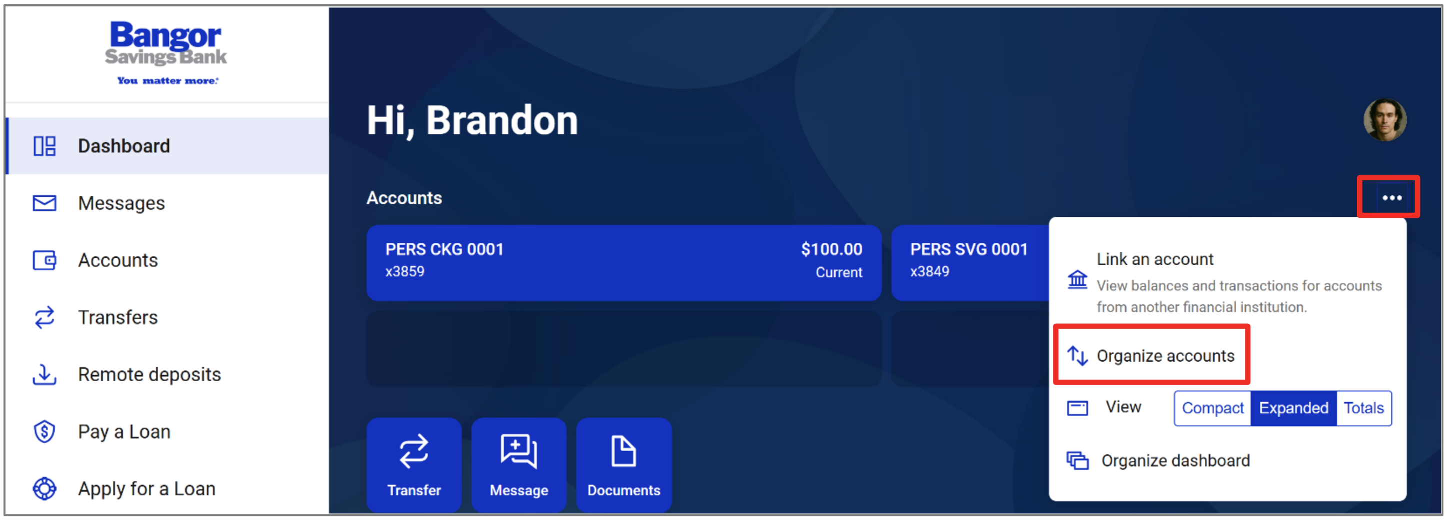
5. Click **Continue**. Your external accounts will now appear on the Dashboard.



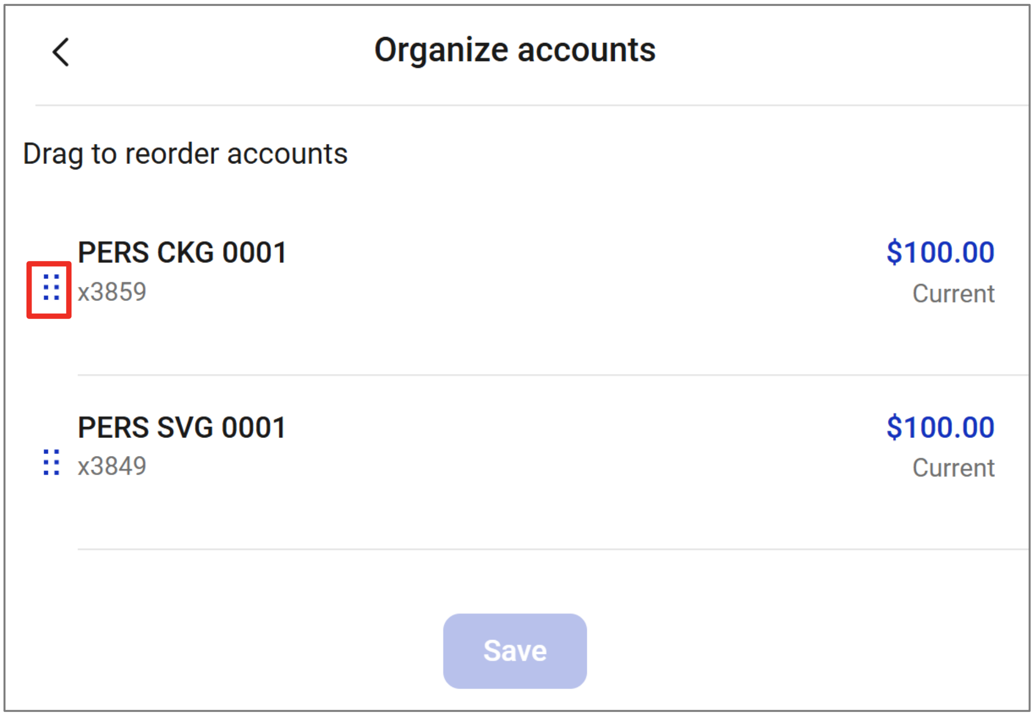
Organize Accounts

Use this feature to change the order of your accounts on the Dashboard or update how the account information is displayed.

1. Click the **ellipsis icon** next to the **Accounts** section, then select **Organize accounts**.



2. Click and hold the **6 dot icon** to drag and drop an account to the order you prefer.
3. Click **Save**.

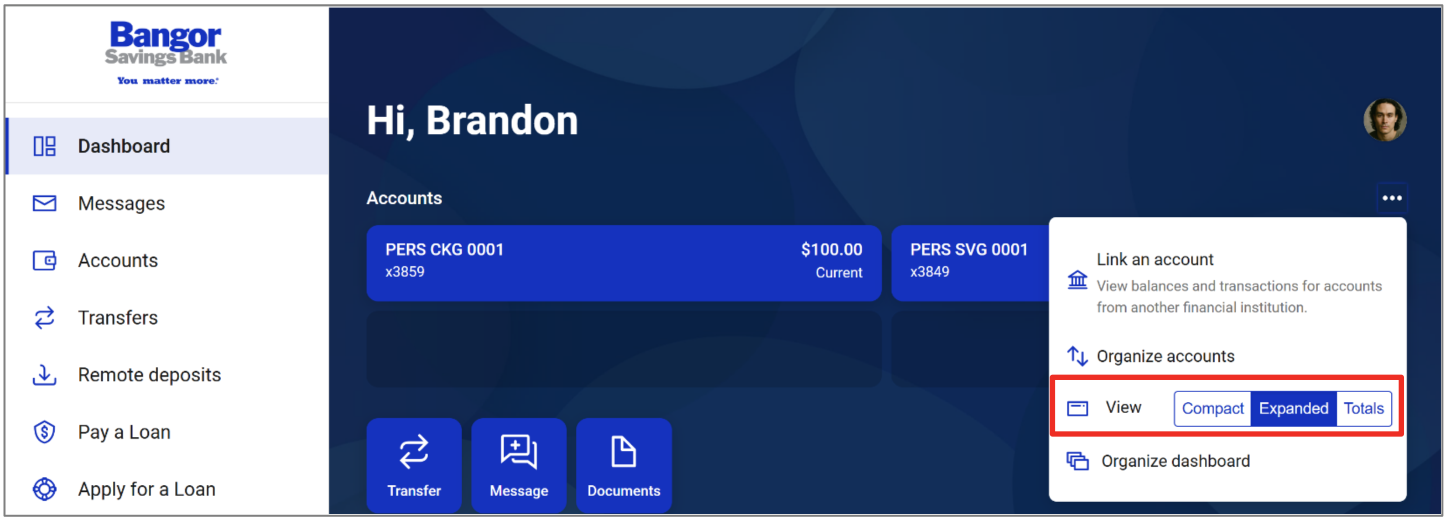


Account View

Use this feature to change what account information is displayed on the Dashboard.

Click the ellipsis icon next to the **Accounts** section choose from one the **View** options:

- **Compact:** Displays accounts in a single row. Only three accounts will appear at a time.
- **Expanded:** Displays accounts in two rows. Up to six accounts will appear at a time.
- **Totals:** Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.

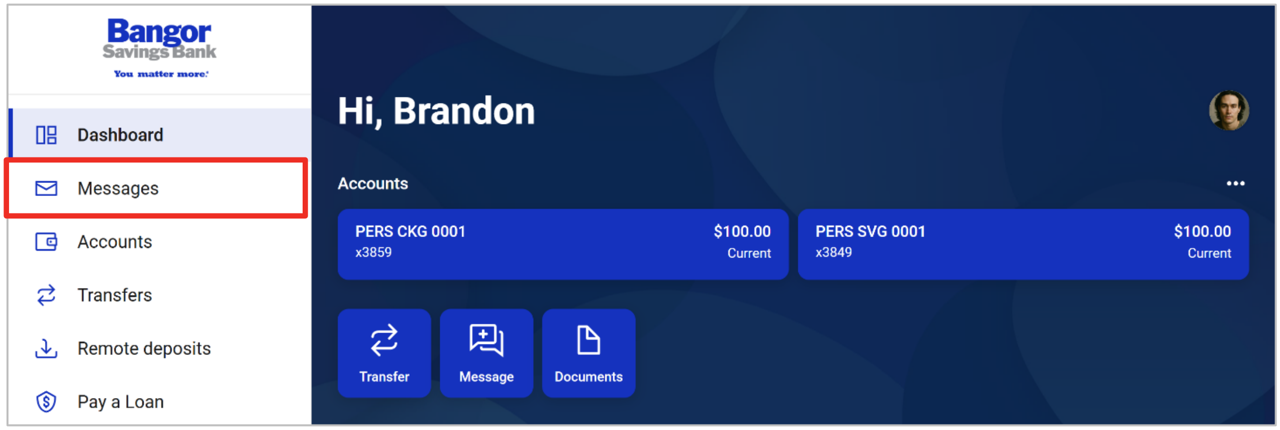


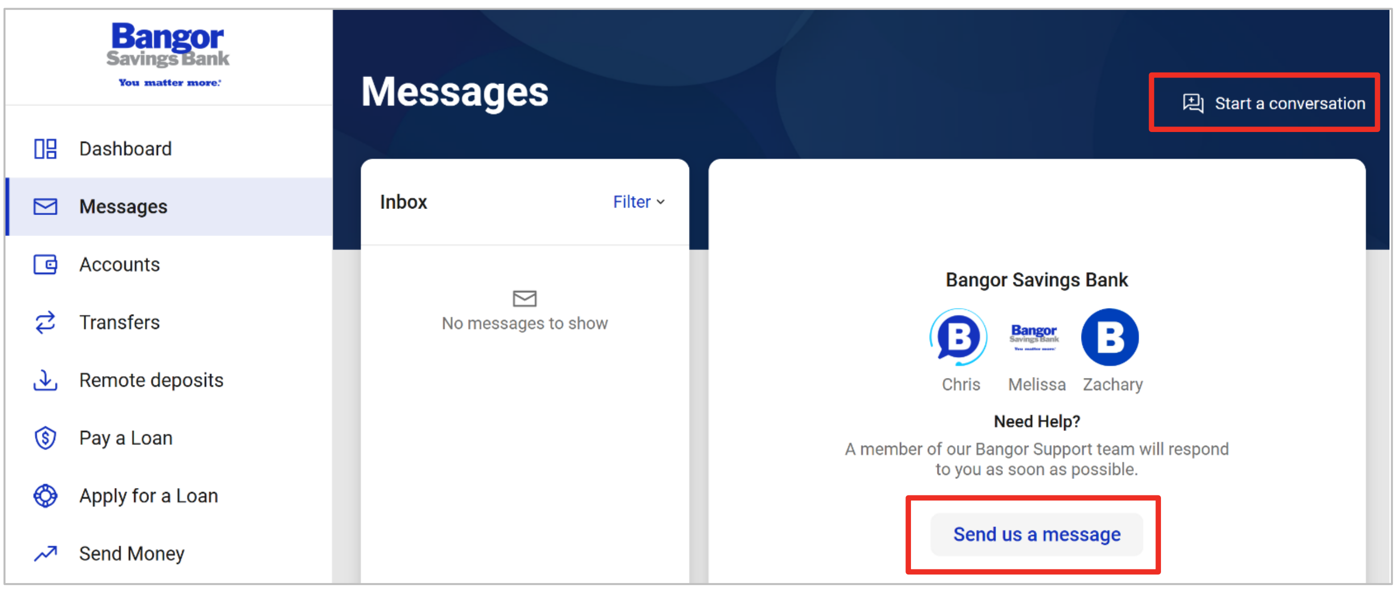
Messages

Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

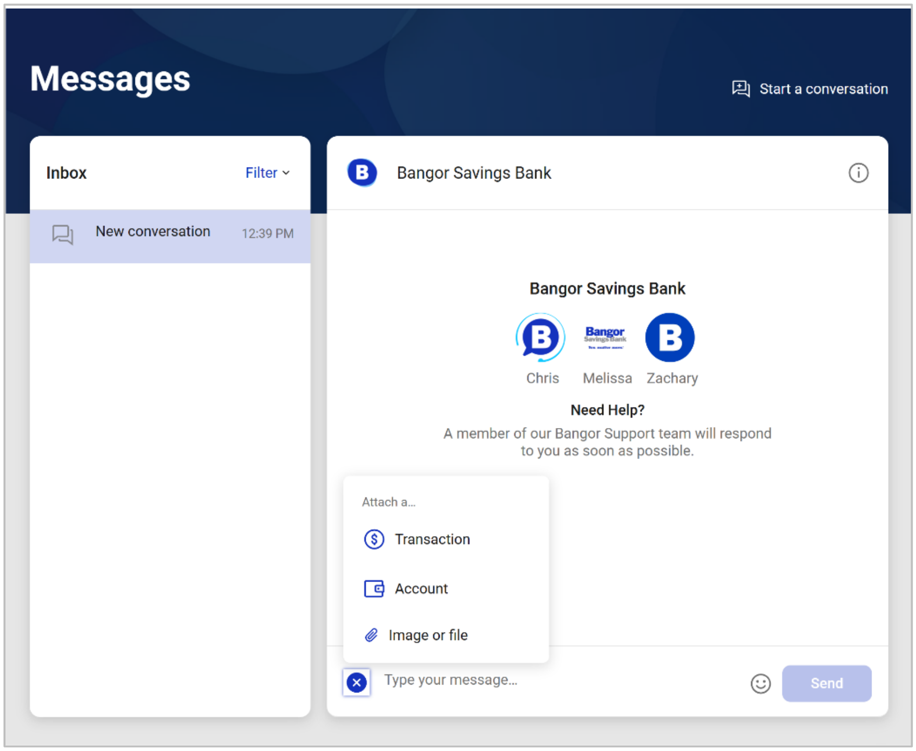
Start a Conversation

1. Select **Messages** from the navigation pane or navigate to the **Messages** card on the Dashboard and click **Start a Conversation or Send us a message** button.



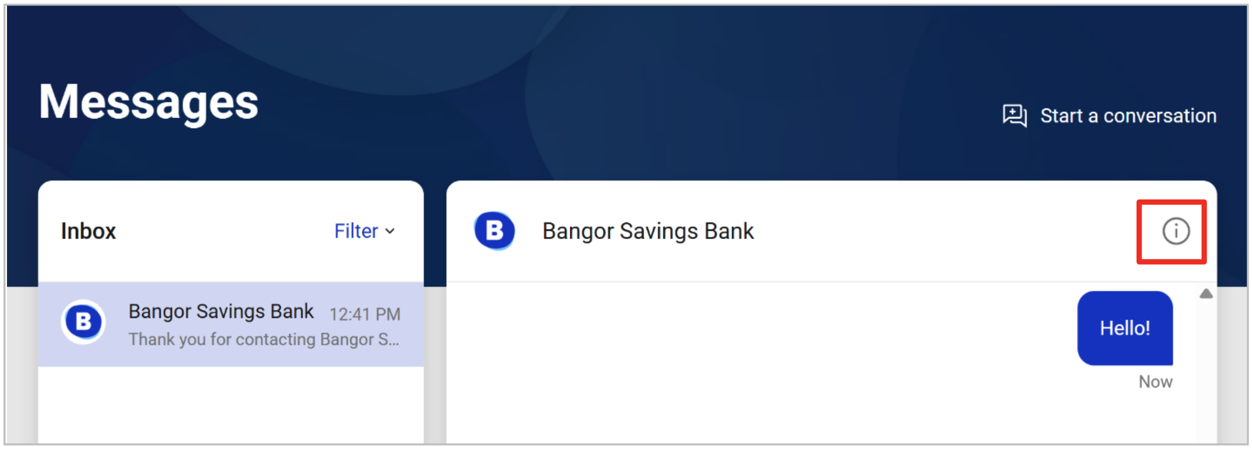


2. Type your message in the field. Click the **+** to add transaction or account details to your message. You can also attach images or other files.
3. Click **Send** when done.



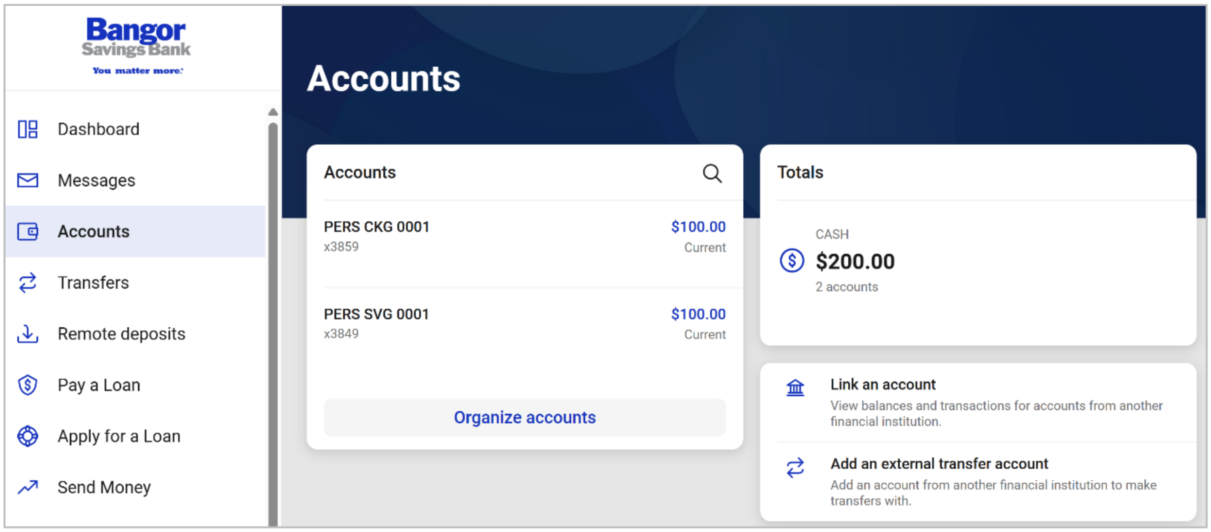
Close/Delete a Message

Click the **i** to close a conversation. Closing a conversation deletes it.



Accounts

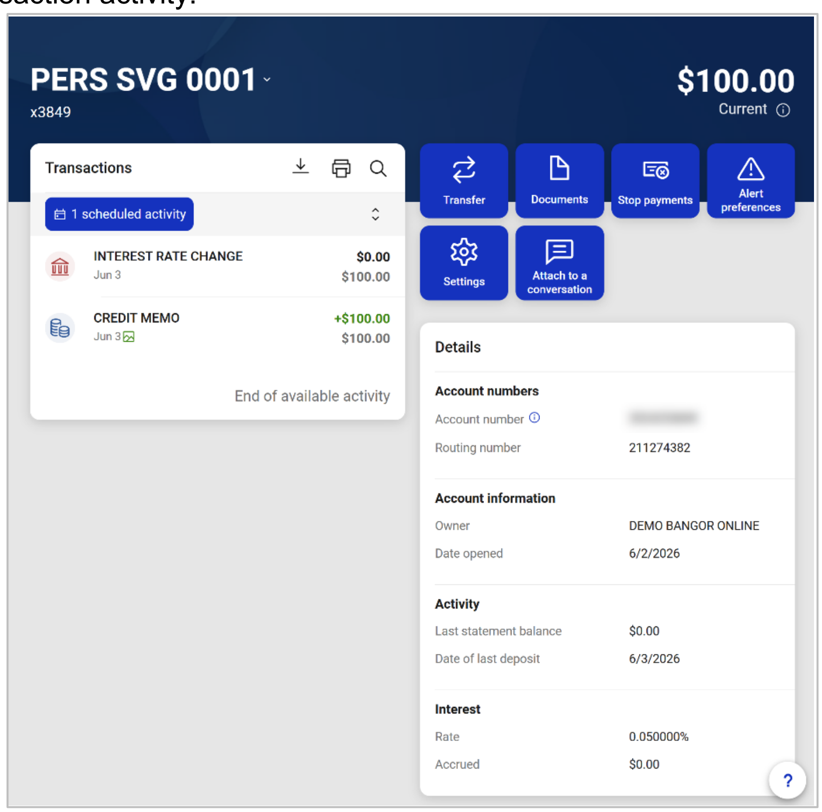
Select **Accounts** to see a listing of all the accounts tied to your online banking profile.



Account Information

Select an account from the **Accounts** page or from the Dashboard**.**

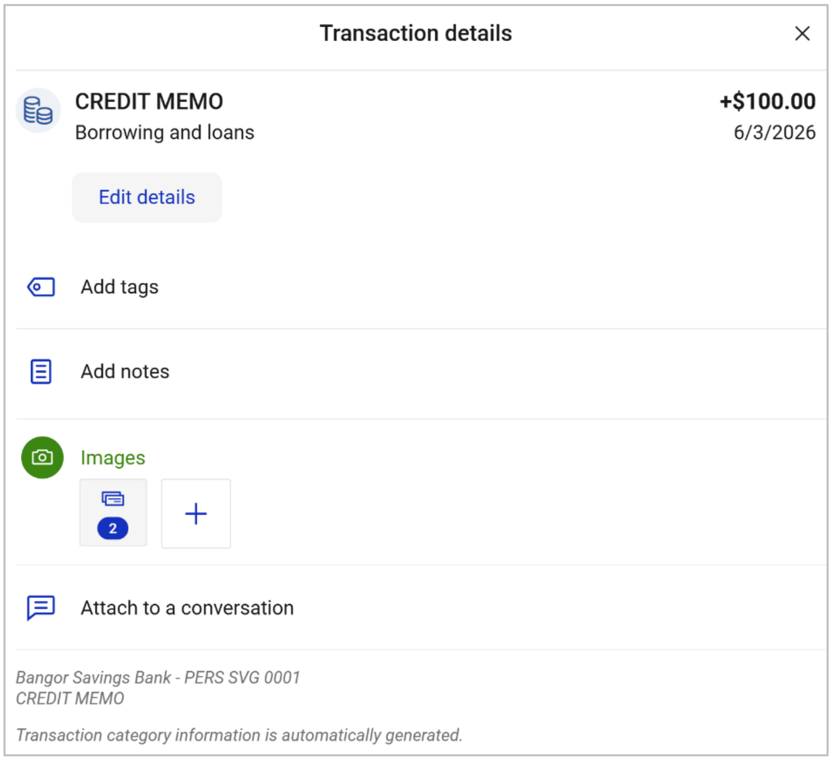
- **Transactions** card - View recent account activity.
  - Click the **Download** icon to download into CSV, TXT, OFX, QBO or QFX format.
  - Use the **Printer** icon to print.
  - Use the **Search** icon to filter transaction activity.
- Use the rectangular **Quick Action Buttons** to quickly access other features for this account.
- Use the **Details** card to review account details such as account and routing numbers, account owners, important dates, and interest rates.



Transaction Details

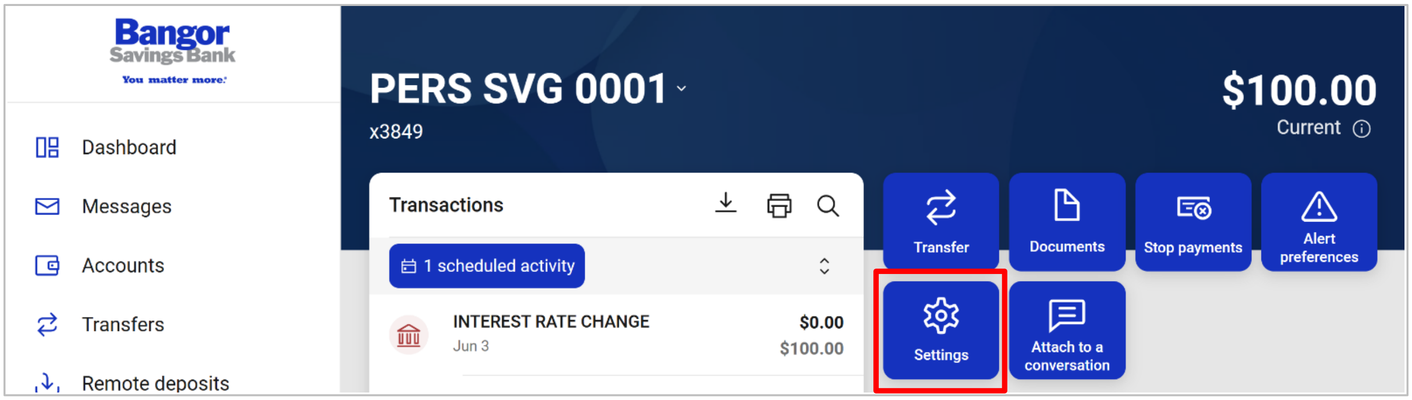
On the Account home screen, select a transaction to view additional information.

- Click **Add tags** to categorize the transaction.
- Click **Add notes** to include details to accompany the transaction description.
- Click the **+** under *Add images* to add an image such as an invoice or receipt, or click the icon (if available) to review check images.
- Click **Attach to a conversation** to attach transaction details to a conversation that can be sent to support or another user at your company.

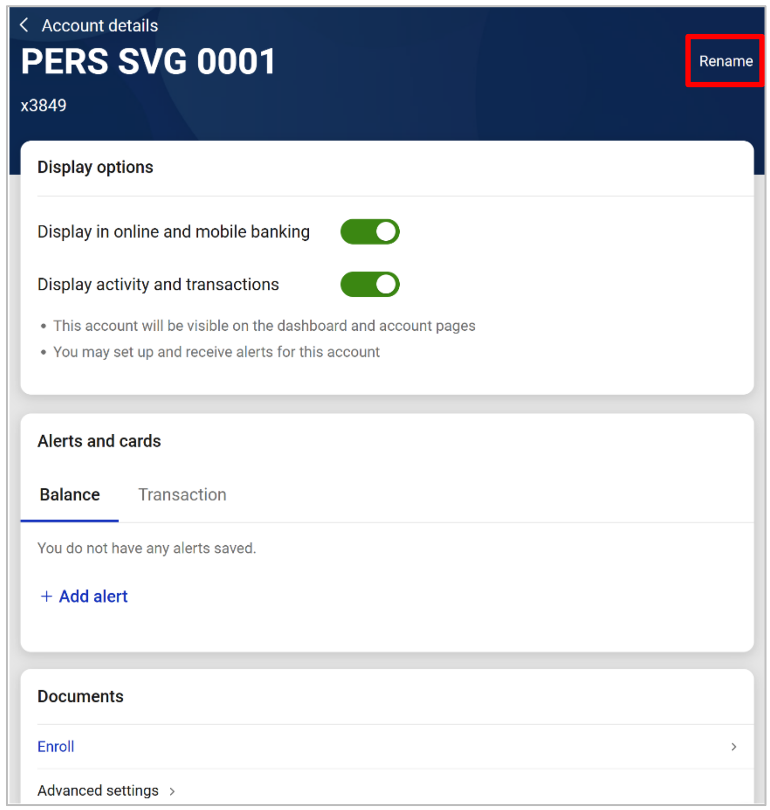


Account Settings

Change how the account appears within online banking, update preferences, and manage alerts.
From within the account, select an account to manage, then select **Settings**.



- **Rename -** Change the nickname of the account.
- **Display options -** Choose to display the account and/or activity in online banking.
- **Alerts and cards -** Add or modify alerts.
- **Documents -** Enroll in eStatements.

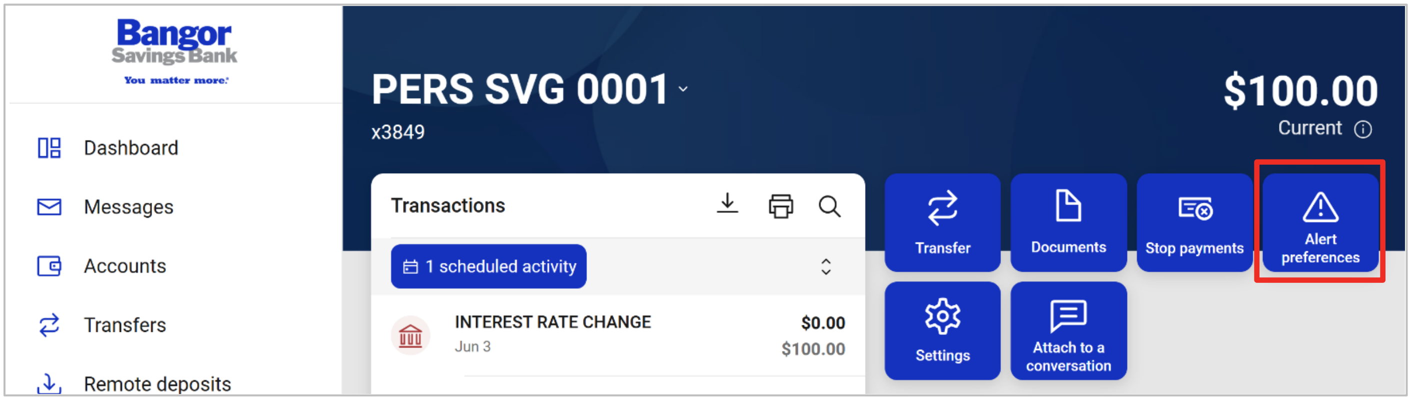


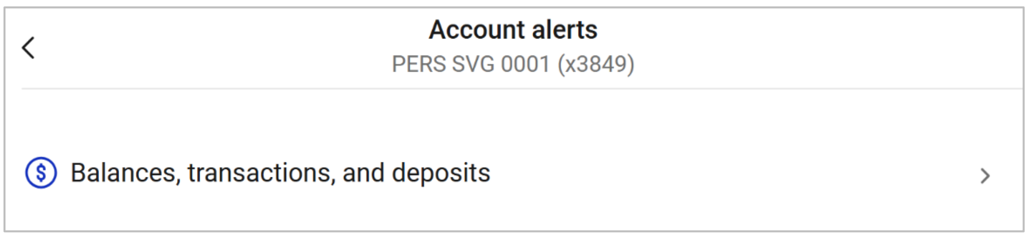
Alerts

Set up alerts to be notified about your balance or certain transactions.

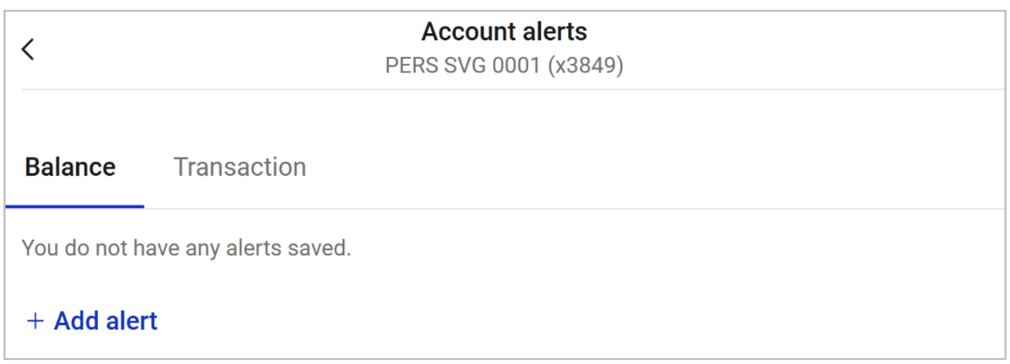
Set up Balance and Transaction Alerts

1. Select an account and click **Alert Preferences.**
2. Select **Balances, transactions, and deposits.**

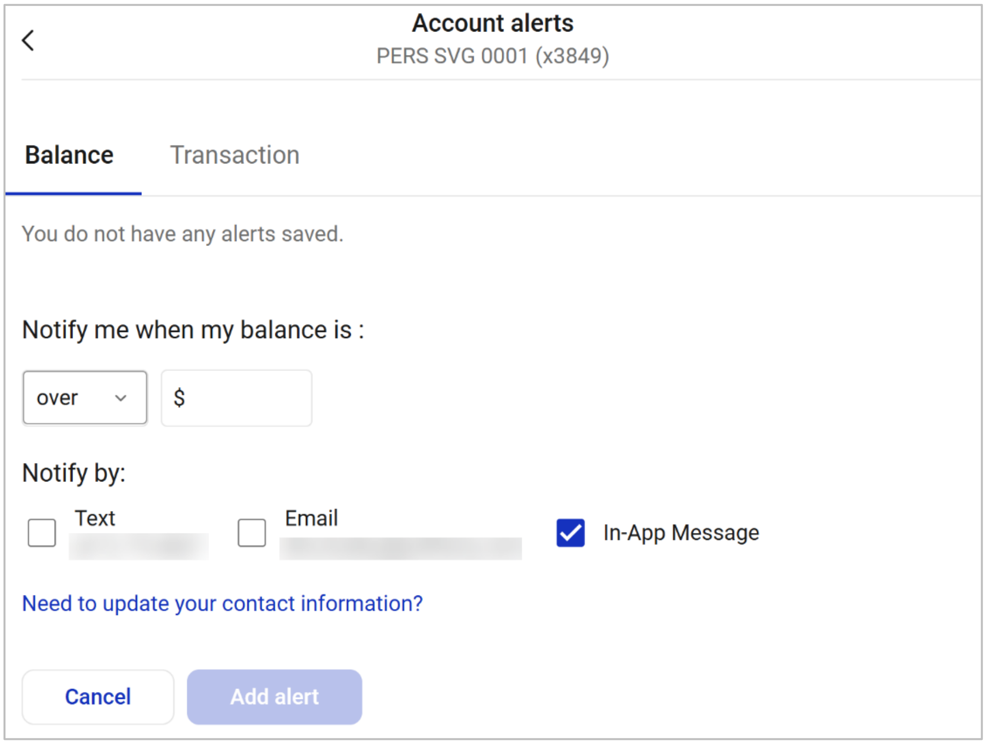




3. Choose the appropriate **Balance** or **Transaction** tab to add your new alert to.
4. Click **+ Add alert**.

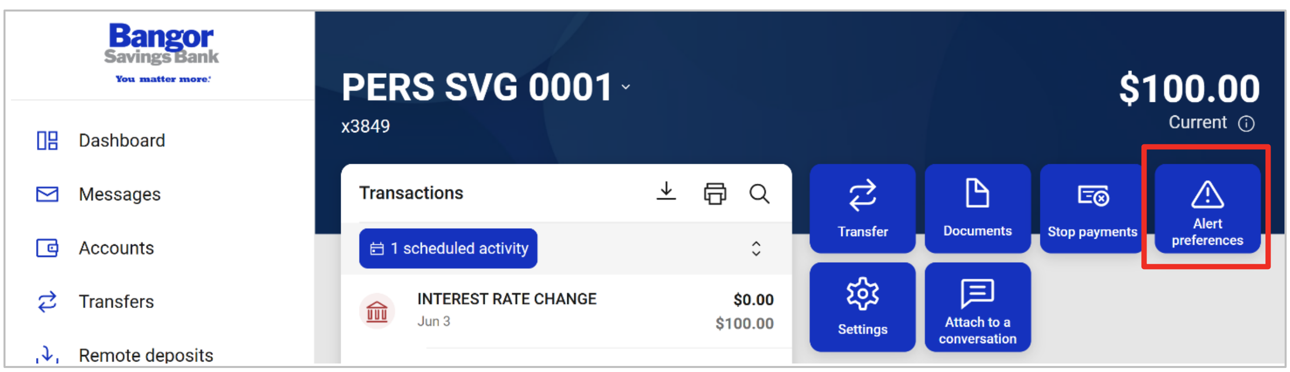


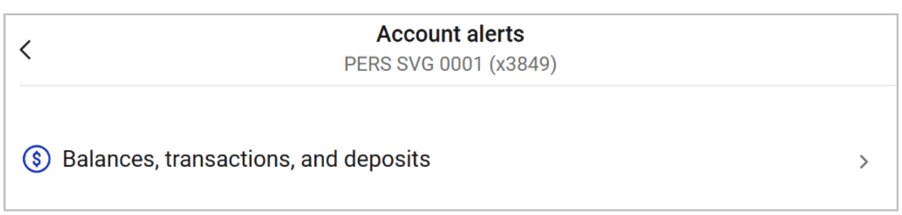
5. Complete the details and select how you'd like to receive the alert.
6. Click **Add alert**.



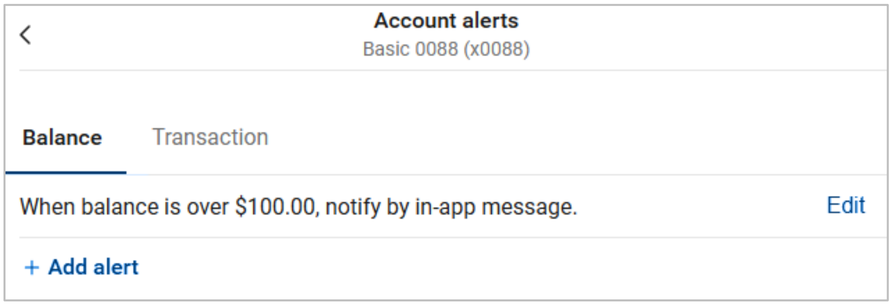
Edit or Delete a Balance and Transaction Alert

1. From within the account, click **Alert Preferences**.
2. Select **Balances, transactions, and deposits**.

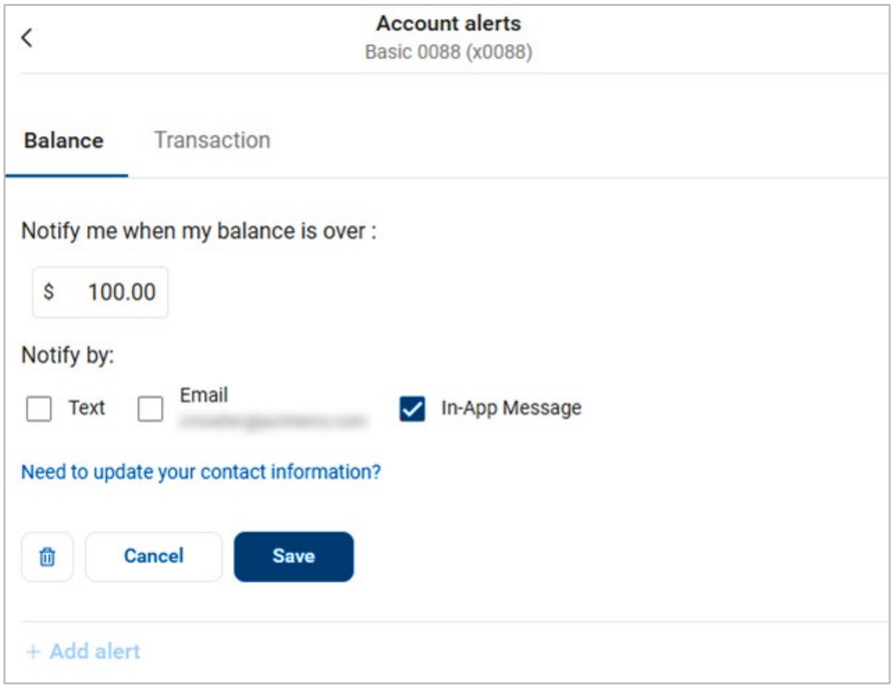




3. Toggle between **Balance** and **Transaction** tabs to find the alert to modify or delete.
4. Select **Edit**.



5. Modify the details.
6. Click **Save** or click the **trash can** icon to delete.

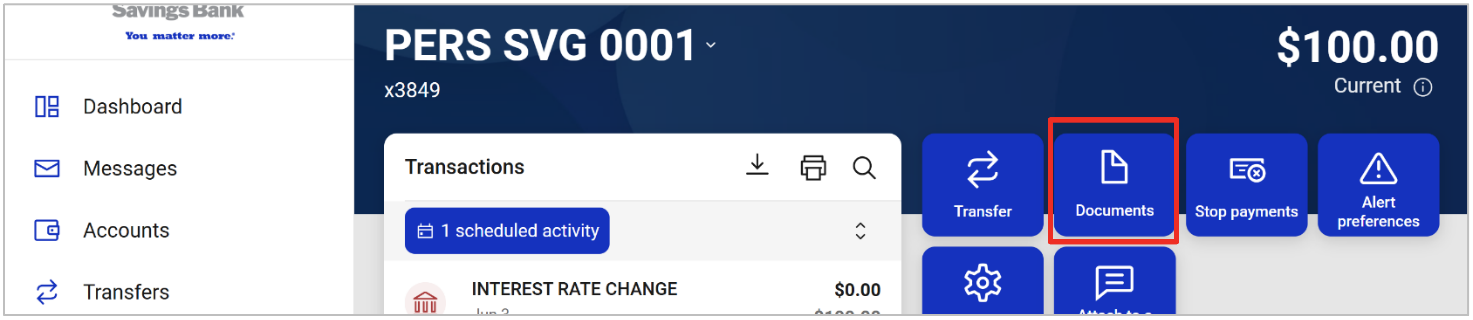


Documents

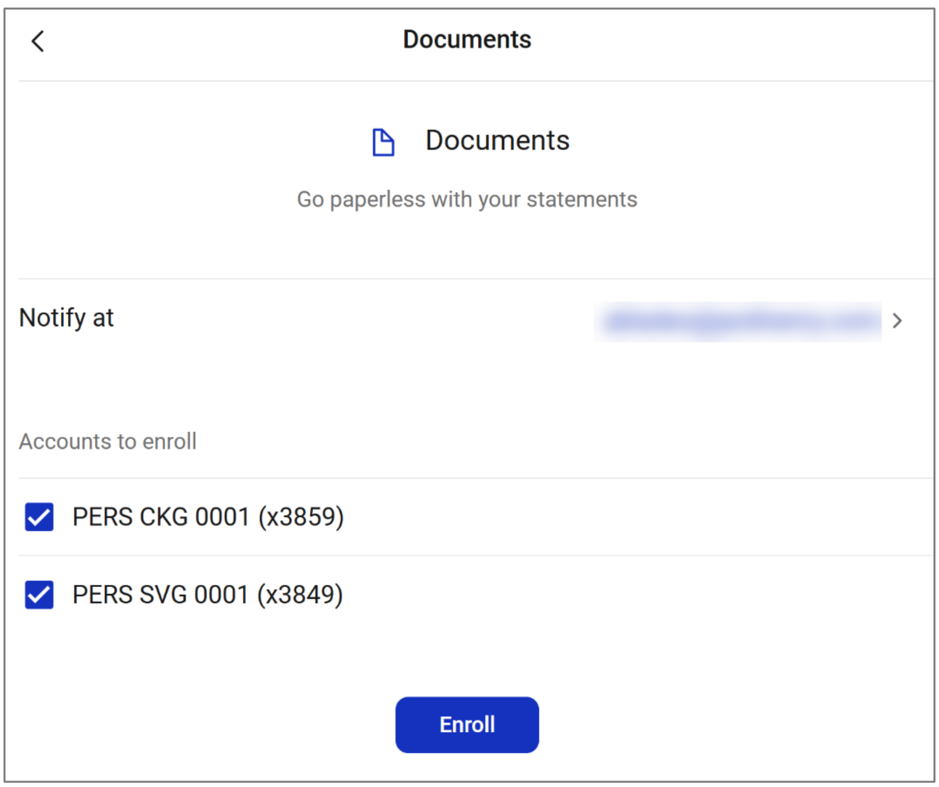
Enroll in eStatements to stop paper documents from being mailed. You will receive an email when your electronic document is available to view. eStatements are available online for 18 months.

Document Enrollment

1. Click **Documents** from the Accounts page or the Dashboard.

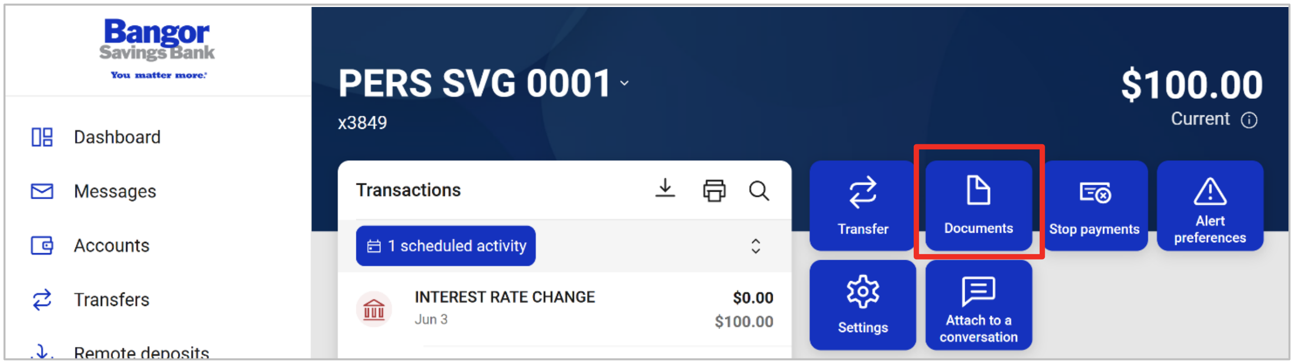


2. Verify that the email address is correct or click to change.
3. Select the account(s) to enroll and click **Enroll.** Click **OK.**

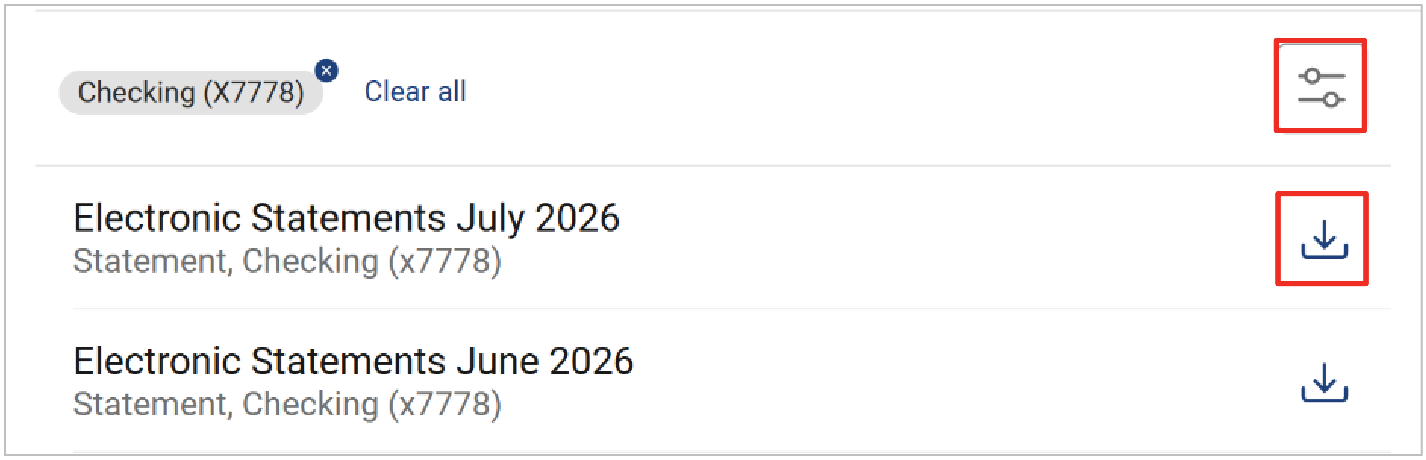


Download eStatements and Notices

1. Click **Documents** from the Account screen or Dashboard.



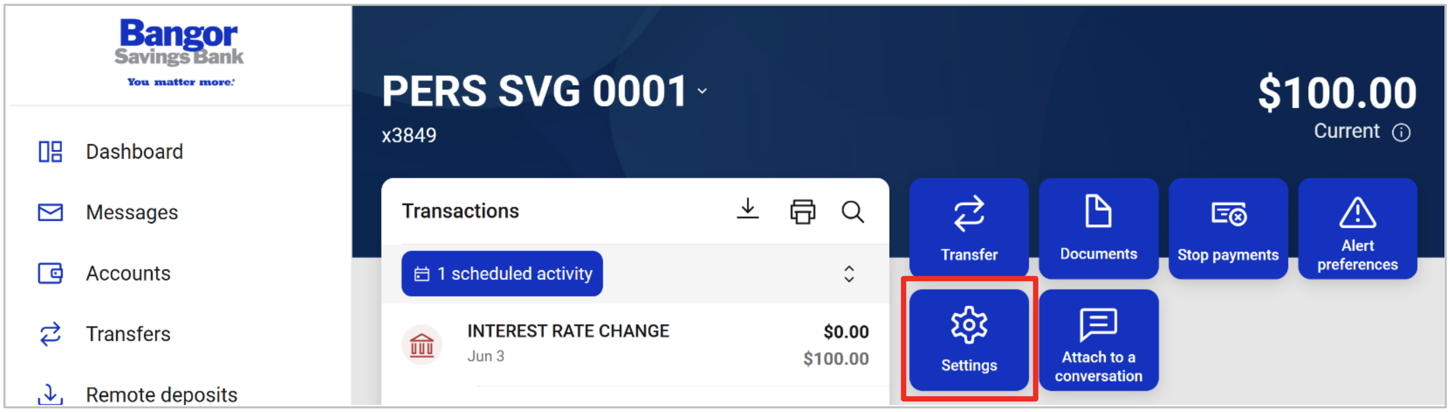
2. Click the **Filter** icon to define your parameters and click **Apply**. Click the **Download** icon to download your desired documents.



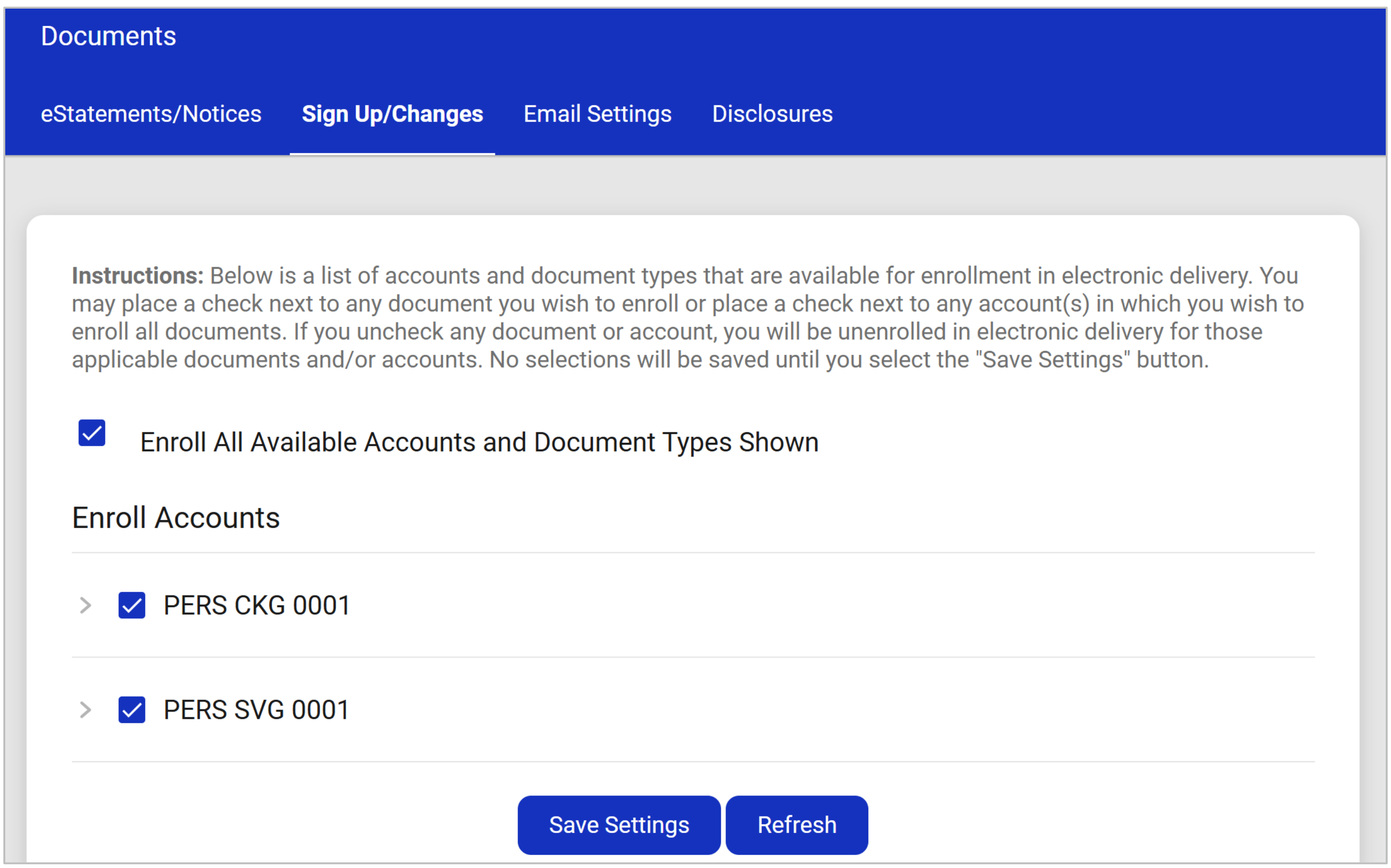
Document Enrollment Changes

Need to make changes to your Document enrollment?

1. Click **Settings** on your account page.



- Select **Sign Up/Changes** to update your account enrollment.
- Select **Email Settings** to change the email the documents will be sent to.
- Select **Disclosures** to view/print the eStatements legal information.

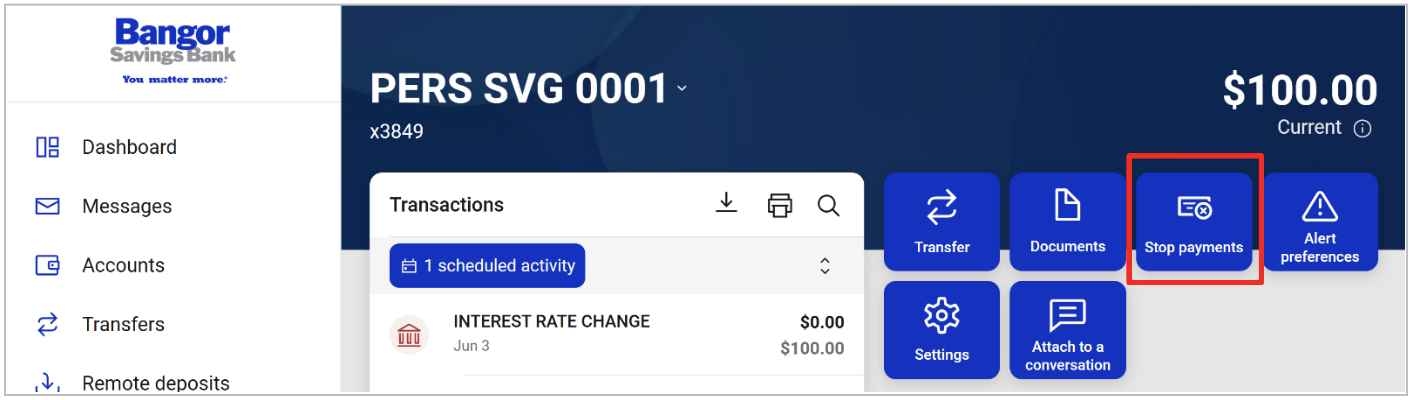


Stop Payments

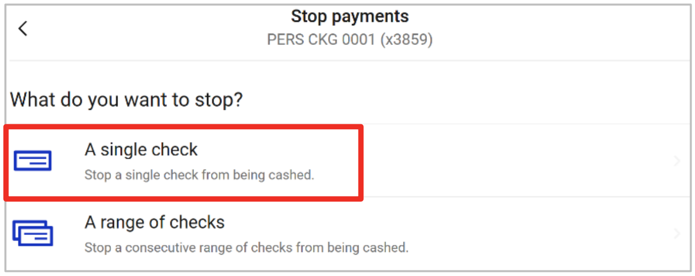
You have the option to place a Stop Payment on either a single check or a range of checks. The Stop Payment Service Fee is displayed before finalizing the request. The stop remains active for six months, after which the payment(s) may proceed as normal. If you need assistance, wish to cancel a Stop Payment before the six-month period ends, or need to stop an ACH or recurring debit card transaction, please reach out to the bank by phone or through a Secure Message.

Place Stop Payment on a Single Check

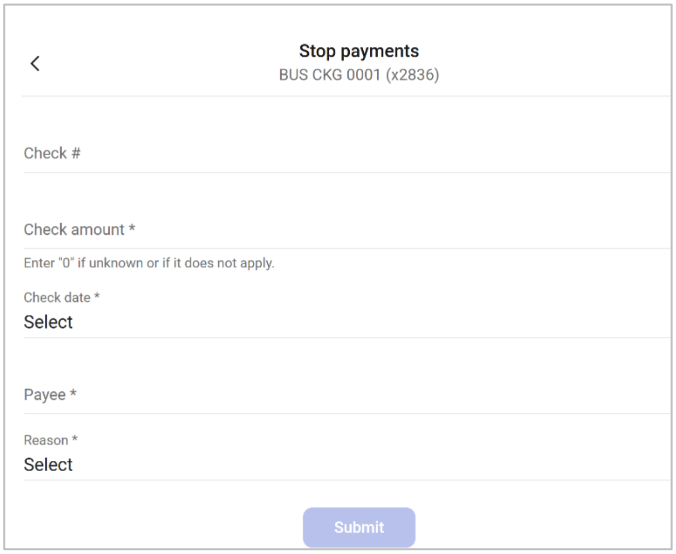
1. Select an account and click **Stop payments**.



2. Choose **A single check**.

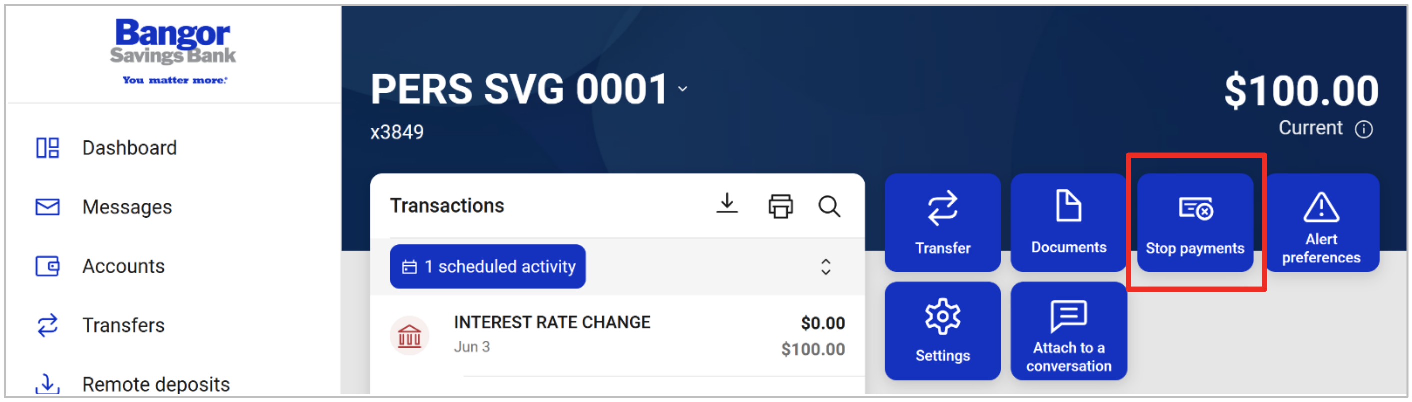


3. Complete the details and click **Submit**.

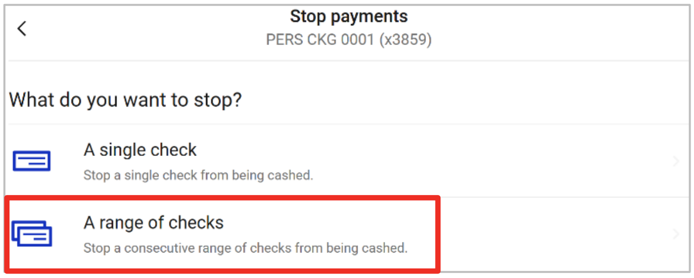


Place a Stop Payment on a Range of Checks

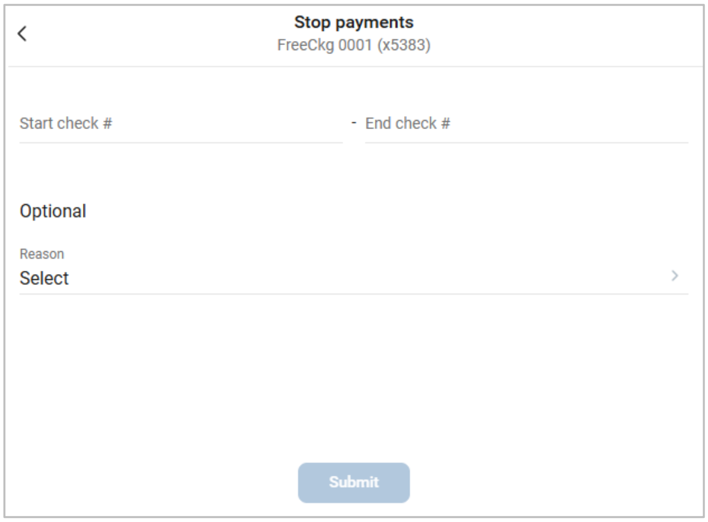
1. Select an account and click **Stop payments**.



2. Choose **A range of checks**



3. Complete the details and click **Submit**.

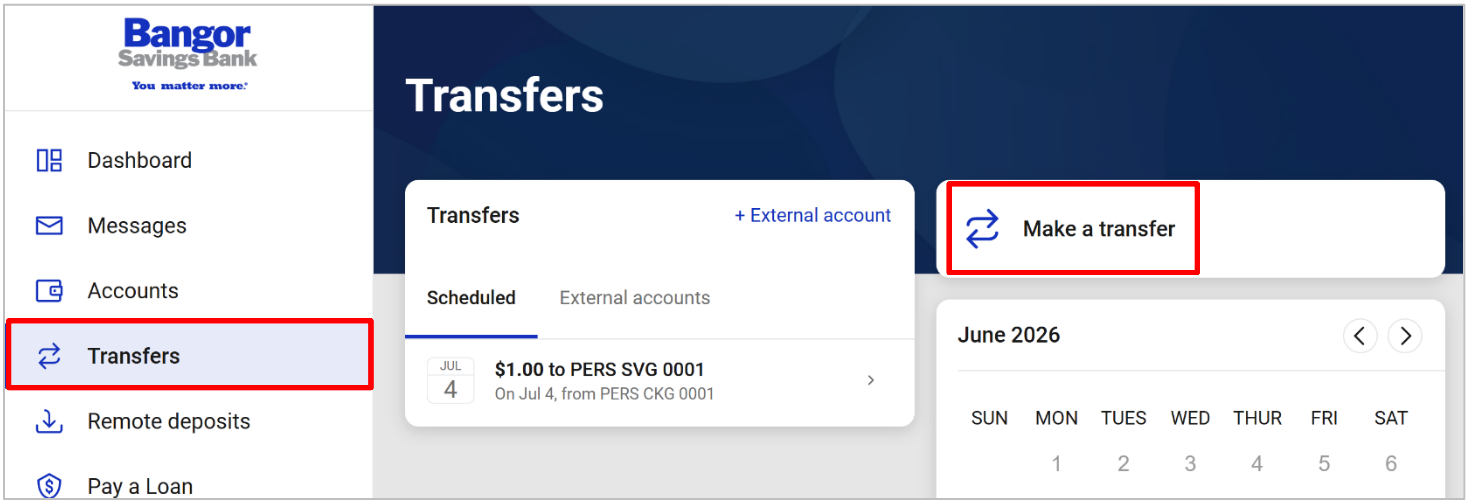


Transfers

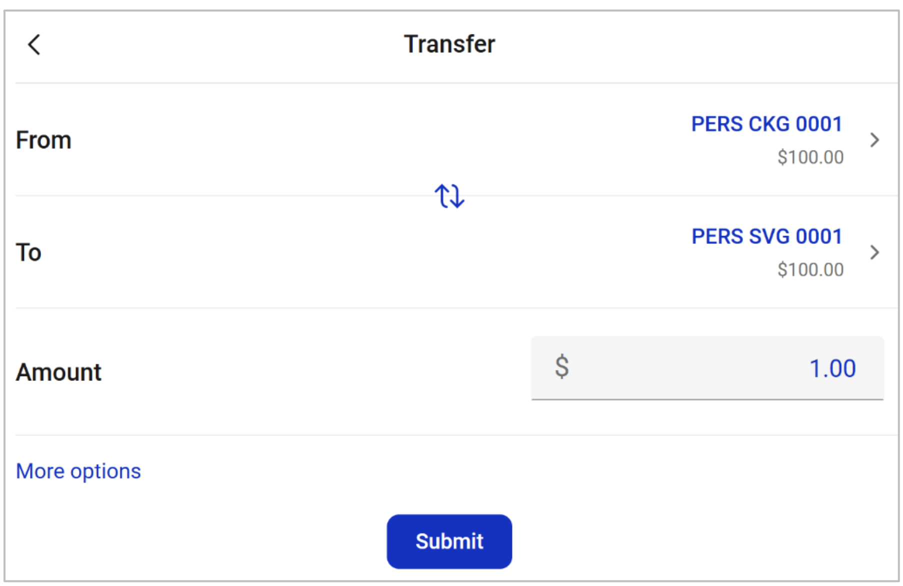
Move money between your accounts at Bangor Savings Bank or between your Bangor Savings Bank accounts and your accounts as other financial institutions.

Submit a Transfer

1. From the Dashboard, click **Transfers** on the left-hand menu. Select **Standard Transfer** on the pop-up box. Click **Make a Transfer** from the **Transfers** page. You may also click **Transfer** from the Dashboard **Quick Action** buttons.



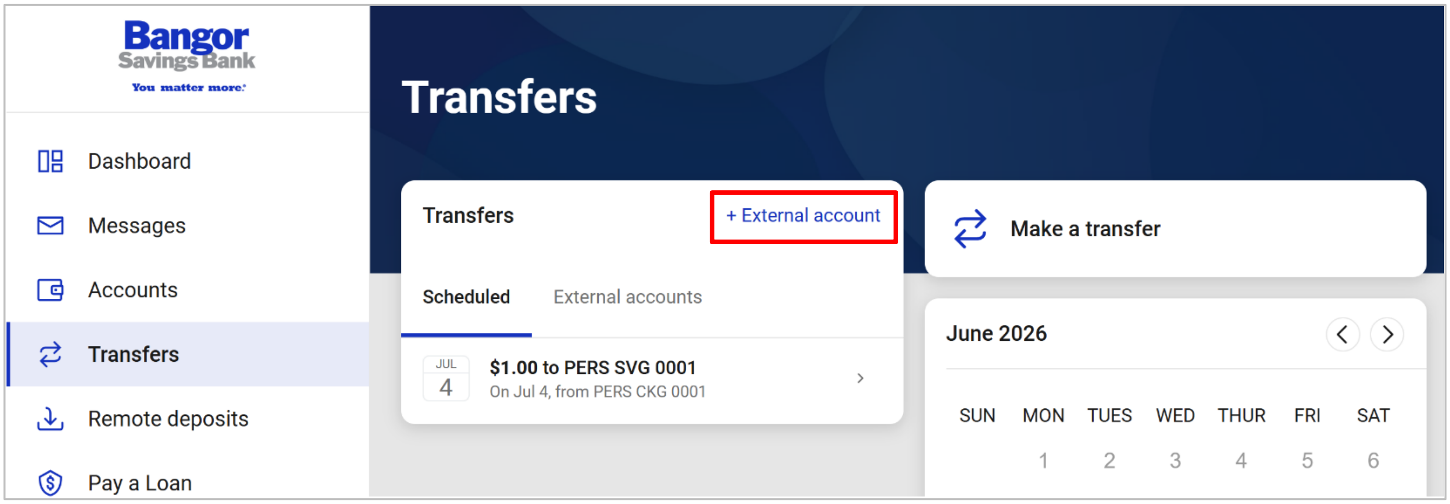
2. Select your **From** and **To** accounts and enter the amount to transfer.
3. Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable.
4. Click **Submit**.



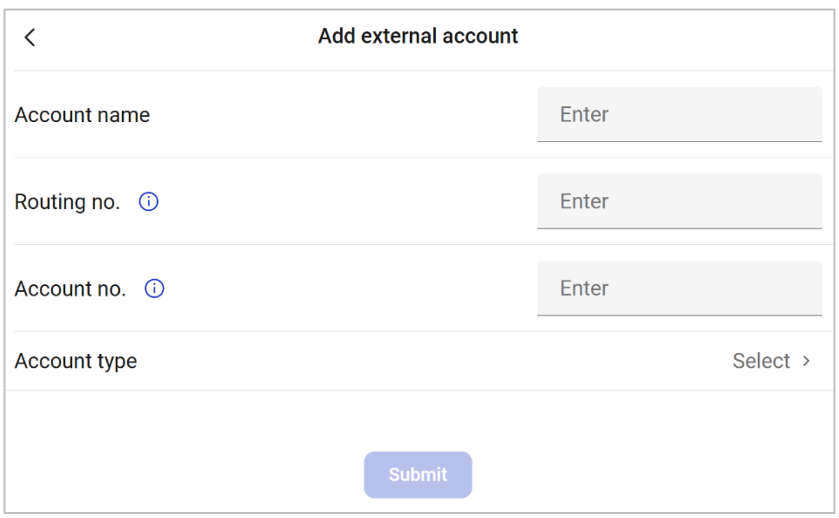
Enroll an External Transfer Account

This feature is subject to account verification.

1. Select **Transfers** from the navigation pane.
2. Click **+ External Account** in the Transfers card.
   PLEASE NOTE: You will be prompted to complete muti-factor authentication. The MFA options will vary depending on which verification method(s) you have established.



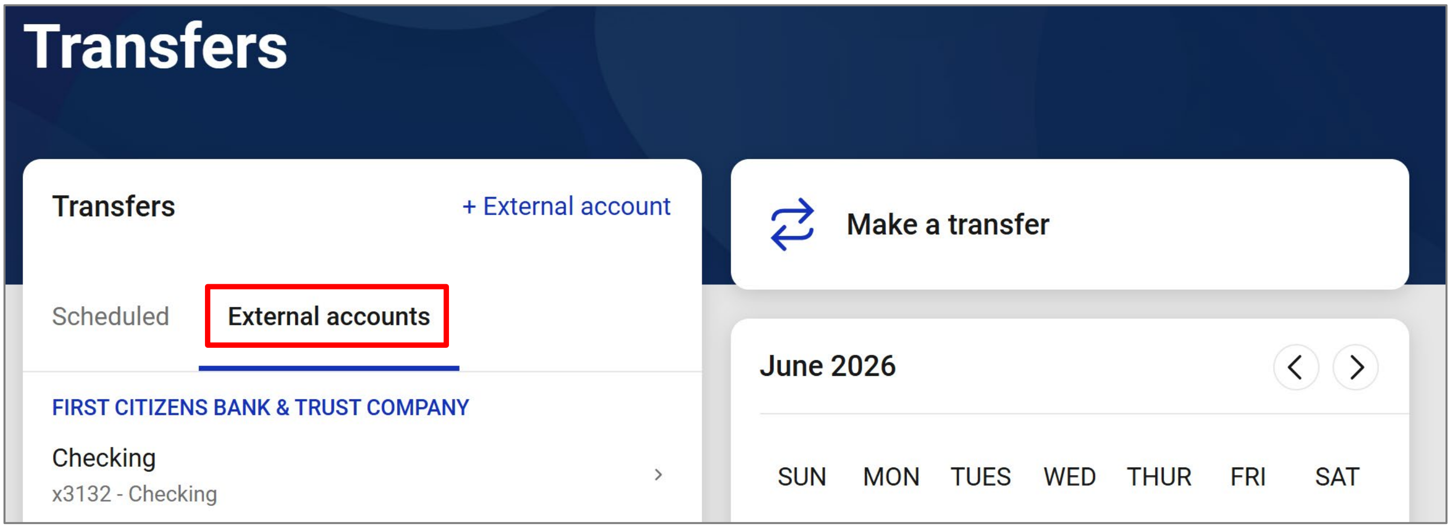
3. Enter an **Account name** or nickname for the account, **routing number**, **account number**, and select the **account type**. Click **Submit**.



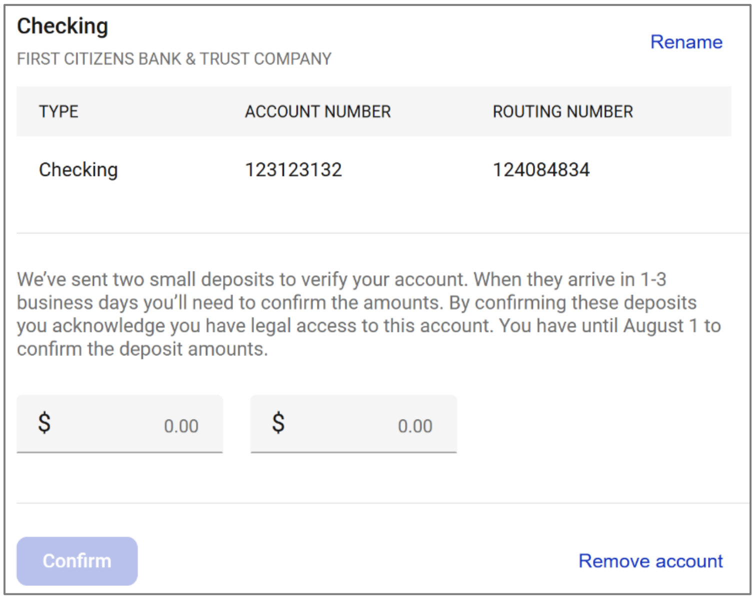
Account Verification Required: Two micro deposits will be sent to your external account in 1-3 business days. Upon receipt of the micro deposits, you will need confirm the deposit amounts to acknowledge you are entitled to access the external account.

Verifying an External Transfer Account

1. Navigate to the Transfers page and click the **External accounts** tab. Click the account to verify.

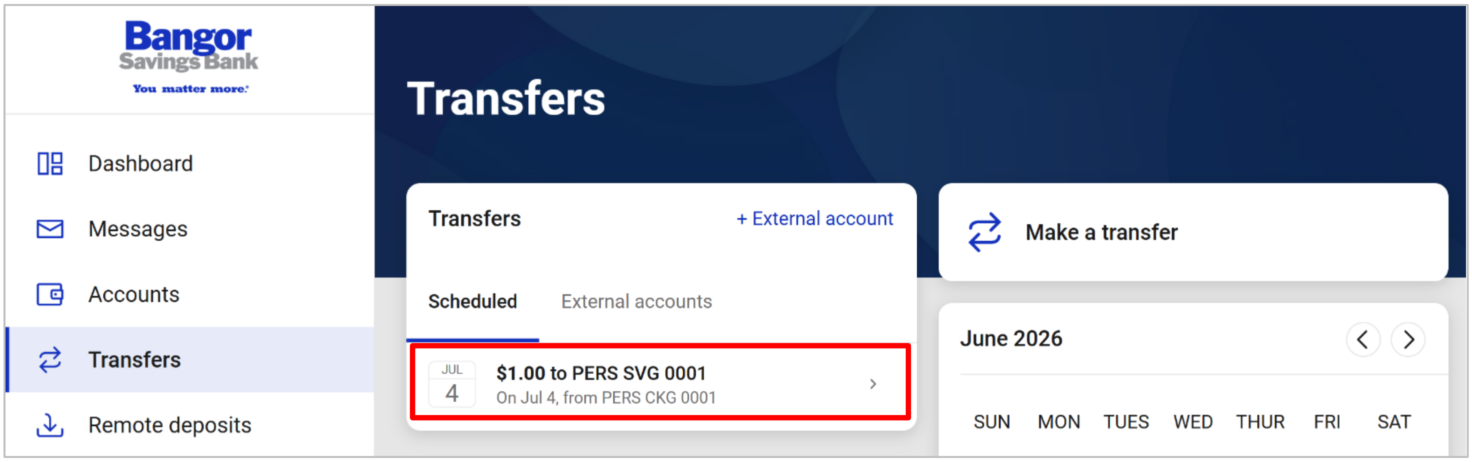


2. Enter the micro deposit amounts received in the external account and click **Confirm**.

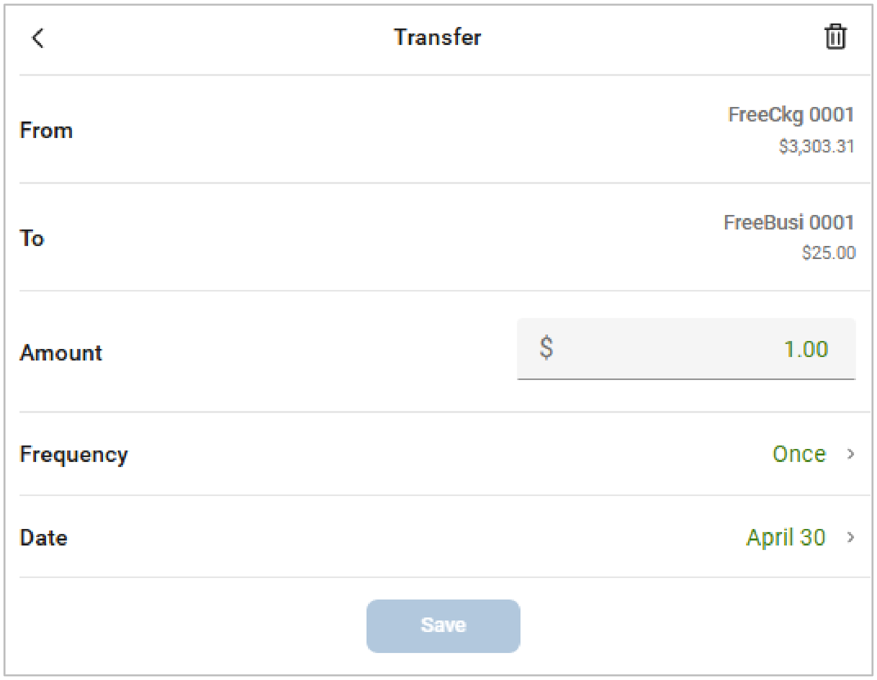


Edit or Delete a Scheduled Transfer

1. Navigate to the **Transfers** card on the Dashboard or the **Transfers** page and select the transfer to edit or delete.



2. Modify details and click **Save** or select the **trash can** icon to delete.



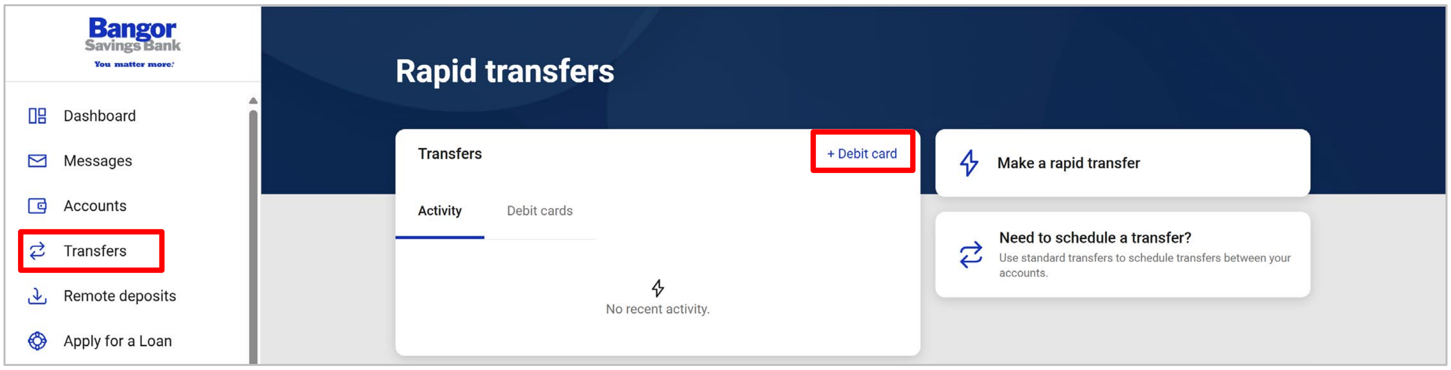
Rapid Transfers

Link your debit card from another institution to move funds between your Bangor Savings Bank account and your accounts at other Financial Institutions near-instantly*.

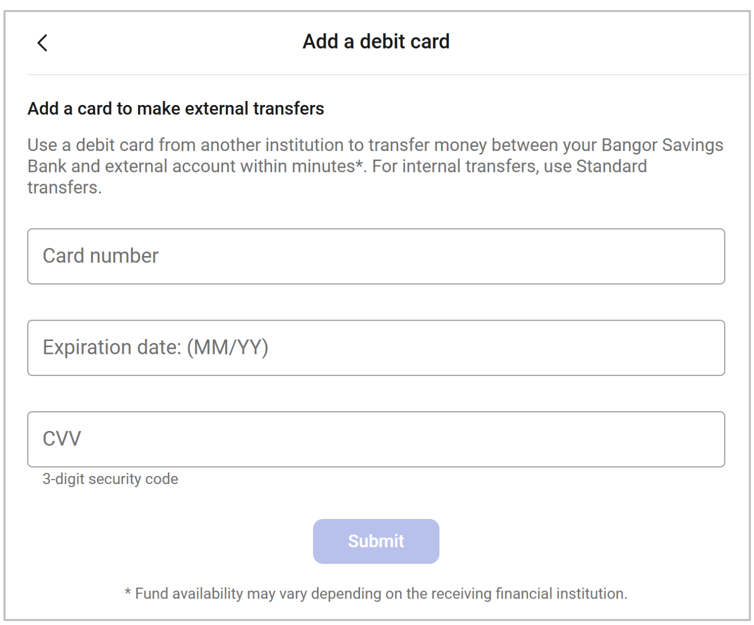
*Funds availability may vary depending on receiving financial institution.

Enroll a Debit Card for Rapid Transfer

1. From the Dashboard, click **Transfers** on the left-hand menu. Select **Rapid Transfer** on the pop-up box. You may also click **Transfer** from the Dashboard **Quick Action** buttons.



2. Click **+ Debit card.**
3. Enter your debit Card number, Expiration date (MM/YY), and the 3-digit CVV security code. Click **Submit.** You will be prompted to complete muti-factor authentication. The MFA options will vary depending on which verification method(s) you have established.
   PLEASE NOTE: Visa and Mastercard are currently supported. The name on the debit card must match the name on your Bangor Savings Bank account.

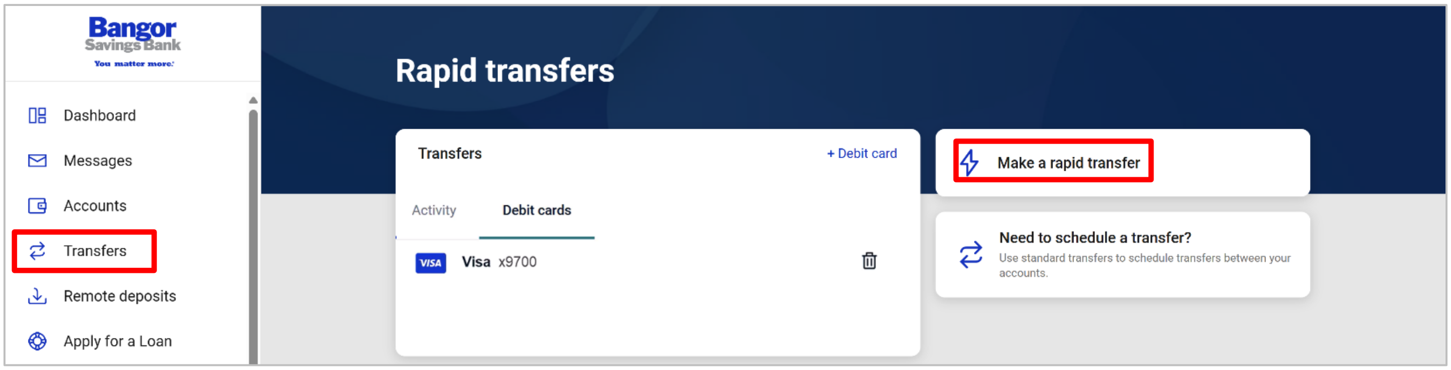


4. Click **Ok** to return to the Rapid transfers page or click **Add another debit card.**

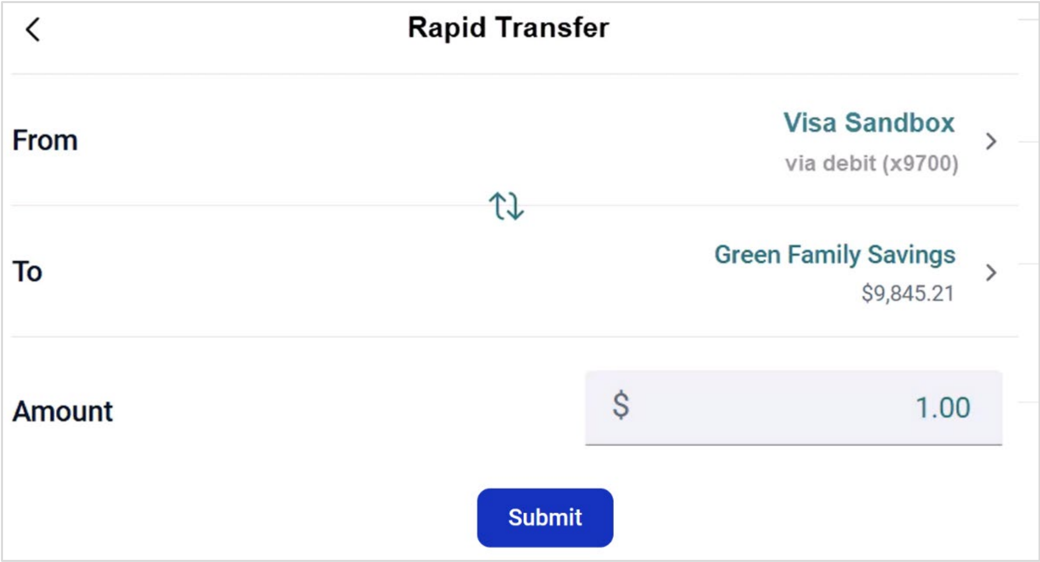
Submitting a Rapid Transfer

*Fees Apply.

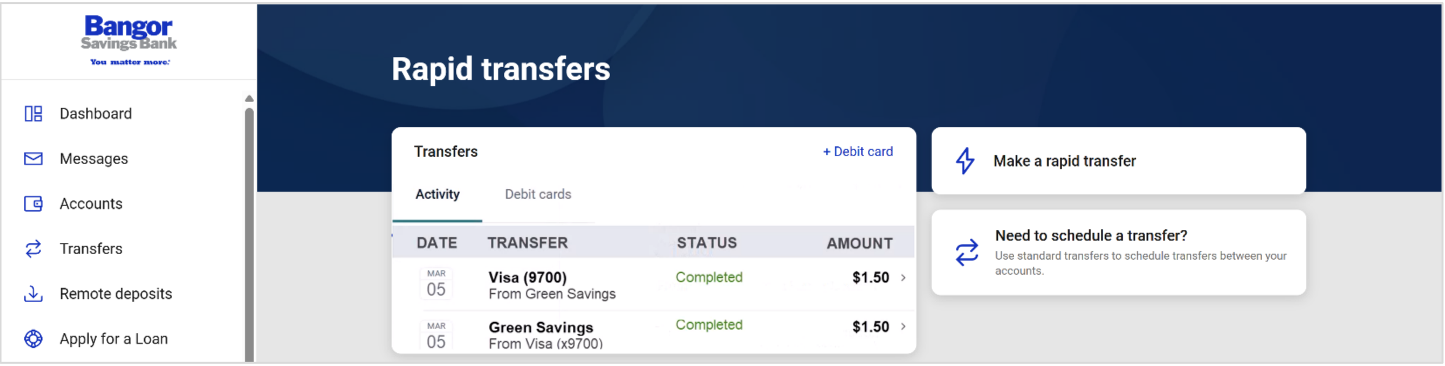
1. From the Dashboard, click **Transfers** on the left-hand menu. Select **Rapid Transfer** on the pop-up box. You may also click **Transfer** from the Dashboard **Quick Action** buttons.



2. Select **Make a rapid transfer.**
3. Select your From and To accounts, enter the Amount, and click **Submit.**



4. The rapid transfer is available to view under the Activity tab.

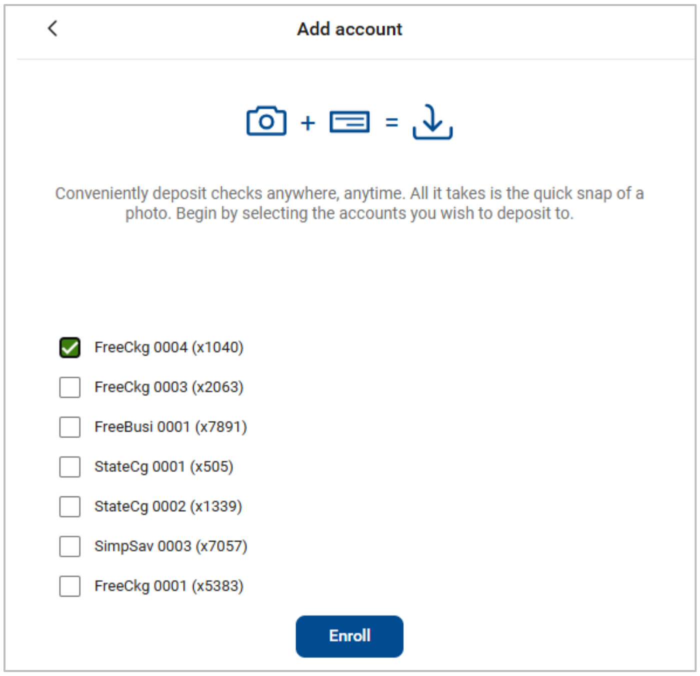


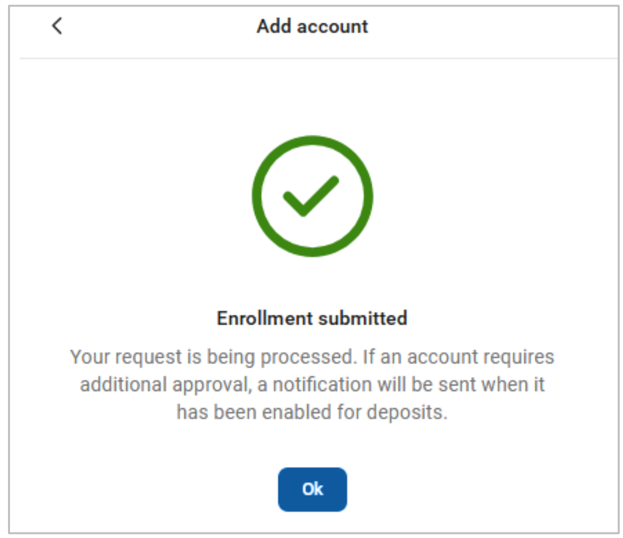
Remote Deposits

Deposit checks from anywhere using your mobile device.

Enrolling in Remote Deposits

1. From the **Dashboard**, navigate to the **Remote deposits** on the left hand menu and select the accounts to enroll.
2. Click **Enroll**.
3. Click **Ok** on the confirmation screen.





You will receive a notification once your request has been approved. The account status will change from **Account pending approval** to **Enrolled**.

Submitting a Remote Deposit

Use this to deposit a check via the Bangor Savings Bank mobile app.

1. Download and open the Bangor Savings Bank Mobile app.
2. From the **Dashboard**, navigate to **Deposit checks**. Select **Deposit a check**.
3. Enter the check amount, select the account to which you want to make the deposit, and click **Continue**.
4. Tap the screen to take pictures of the front and back of the endorsed check and click **Continue**.
5. Click **Submit**.

Viewing Remote Deposits

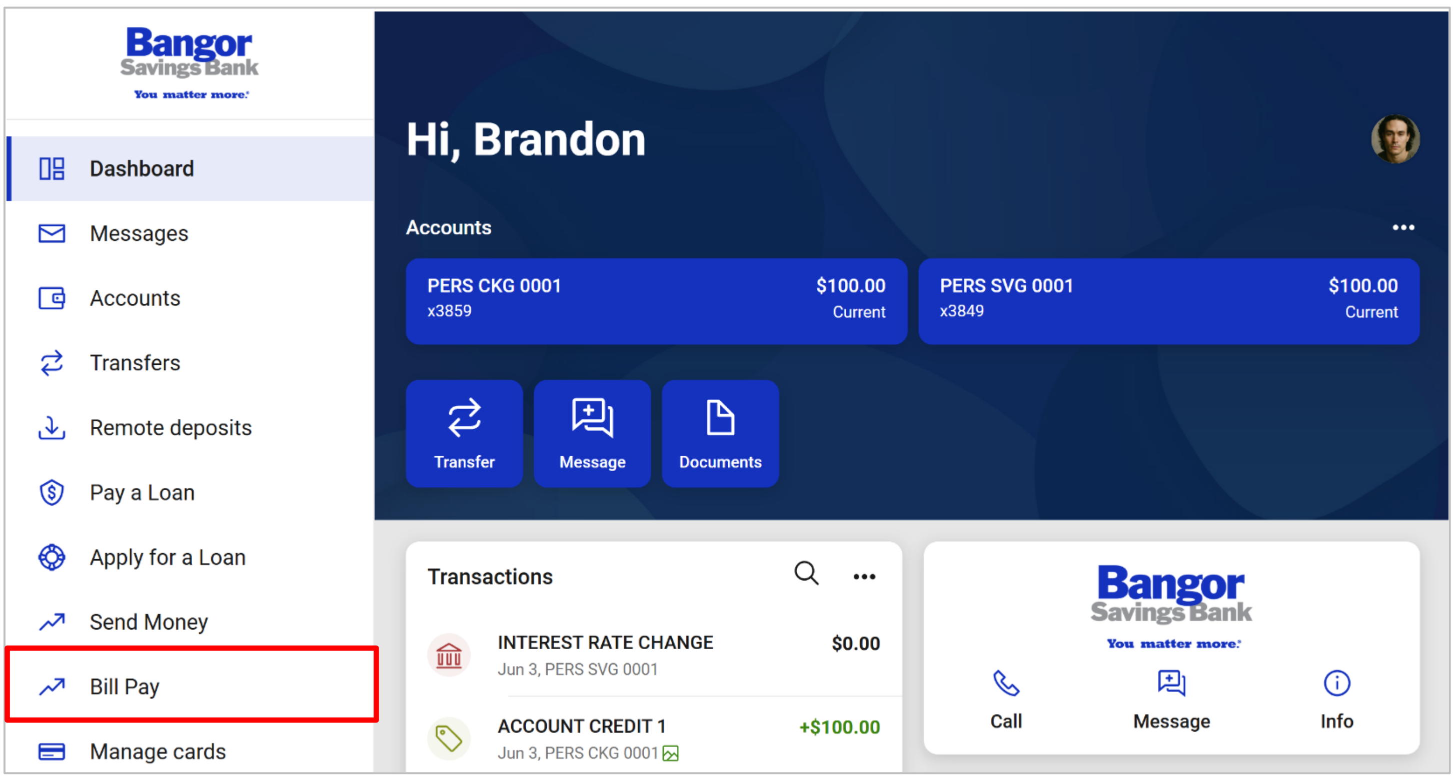
Recent mobile deposits will appear on the Remote deposits card on the Dashboard or on the Remote deposits page.

Bill Pay

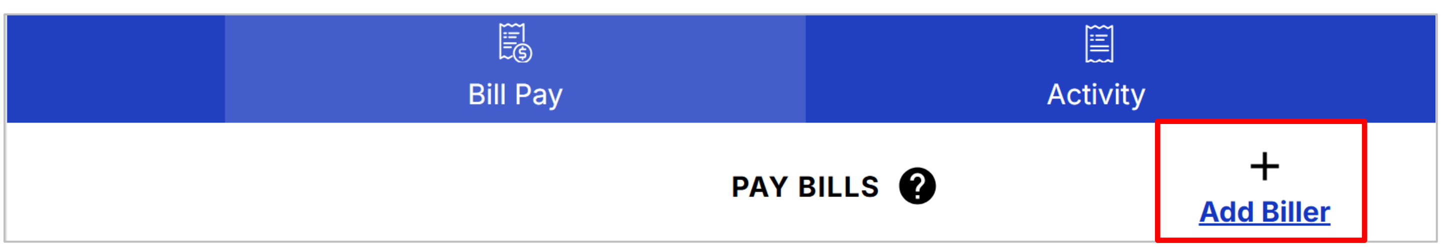
Easily schedule, manage, and track payments to businesses and service providers—all from one convenient place.

Add a Biller

1. Click **Bill Pay** from the left hand navigation on the Dashboard.

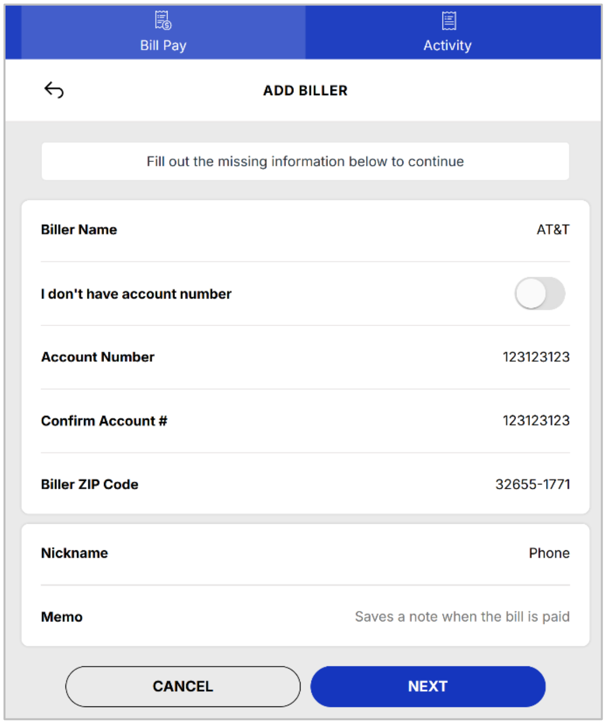


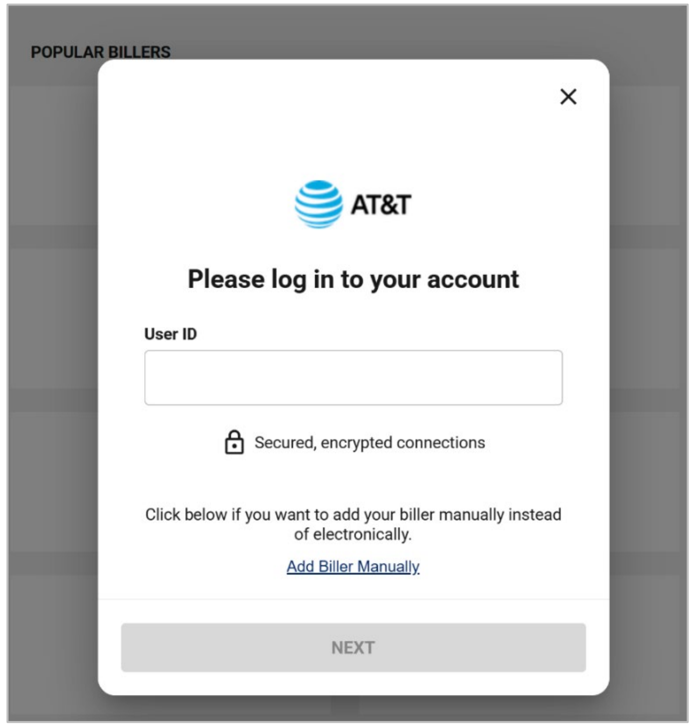
2. Click the **Bill Pay** tab and select **Add Biller**.

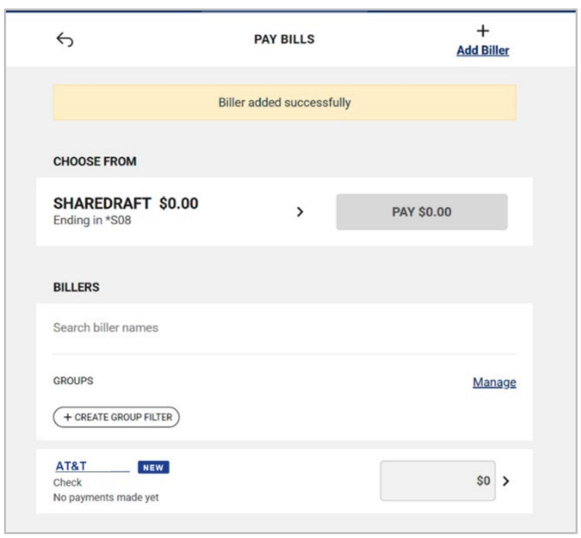


3. Enter your biller's name. A list of possible matches will appear below. You may choose to add them manually or if their information is on file, you may choose to send them payments electronically.
   - If adding manually, enter your account information and the biller's address.
   - If adding electronically, log into your account.
4. Click **Next.** You will be prompted to complete muti-factor authentication via a one-time passcode. Choose the delivery method for the passcode and click **Send Code**.
5. Enter the code received and click **Verify Code.**

Your payee will appear under the **Billers** section once saved.

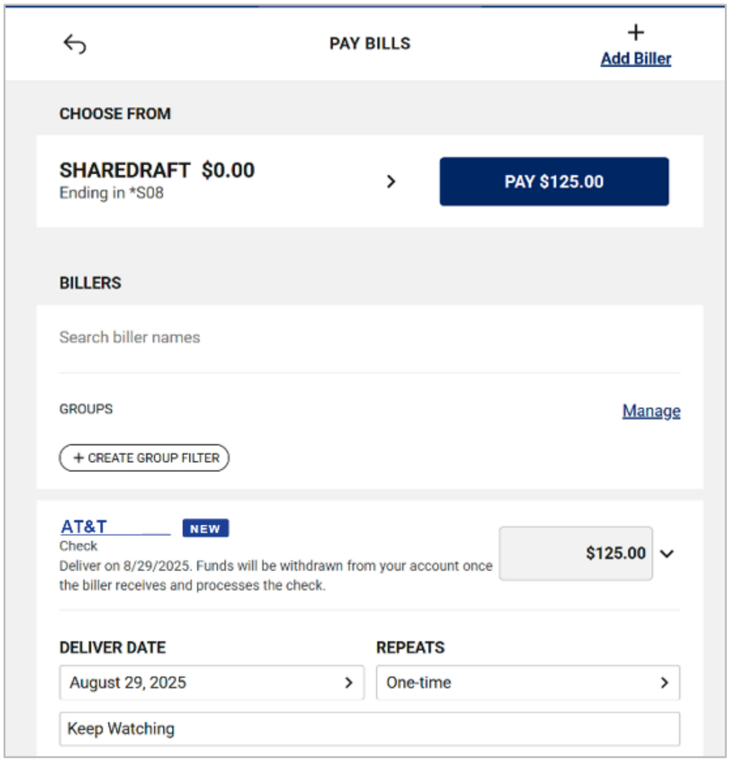


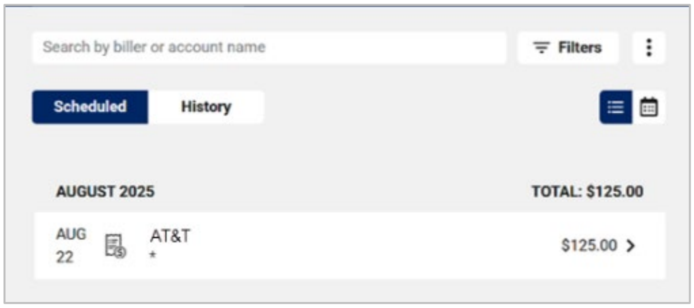




Pay a Bill

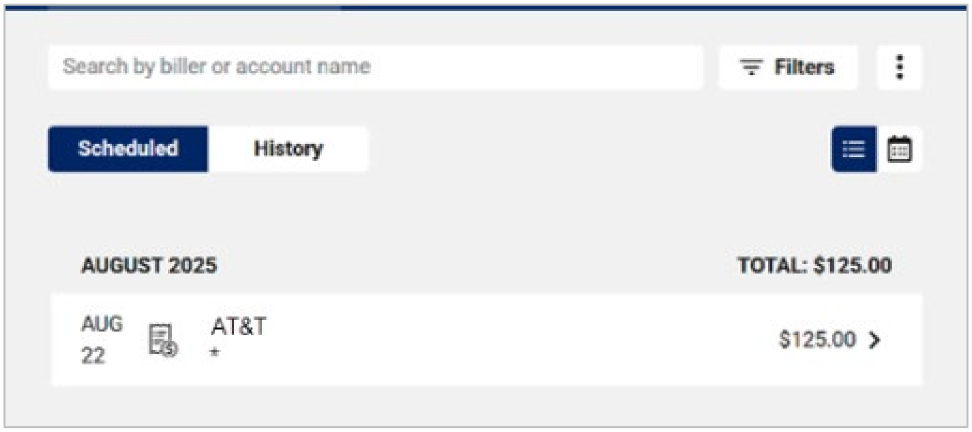
1. Click **Bill Pay** from the left hand navigation on the Dashboard.
2. Under the **Bill Pay** tab, locate your biller(s) and enter the amount to pay them. Click the arrow to see other options such as the ability to future date the payment, make it recurring, or add a memo.
3. Click **Pay** at the top of the screen and confirm.
4. Your payment will appear under the **Activity** tab.





Edit or Delete a Payment

1. Click **Bill Pay** from the left hand navigation on the Dashboard.
2. Under the **Activity** tab, select your payment.
3. Click Delete or Edit.

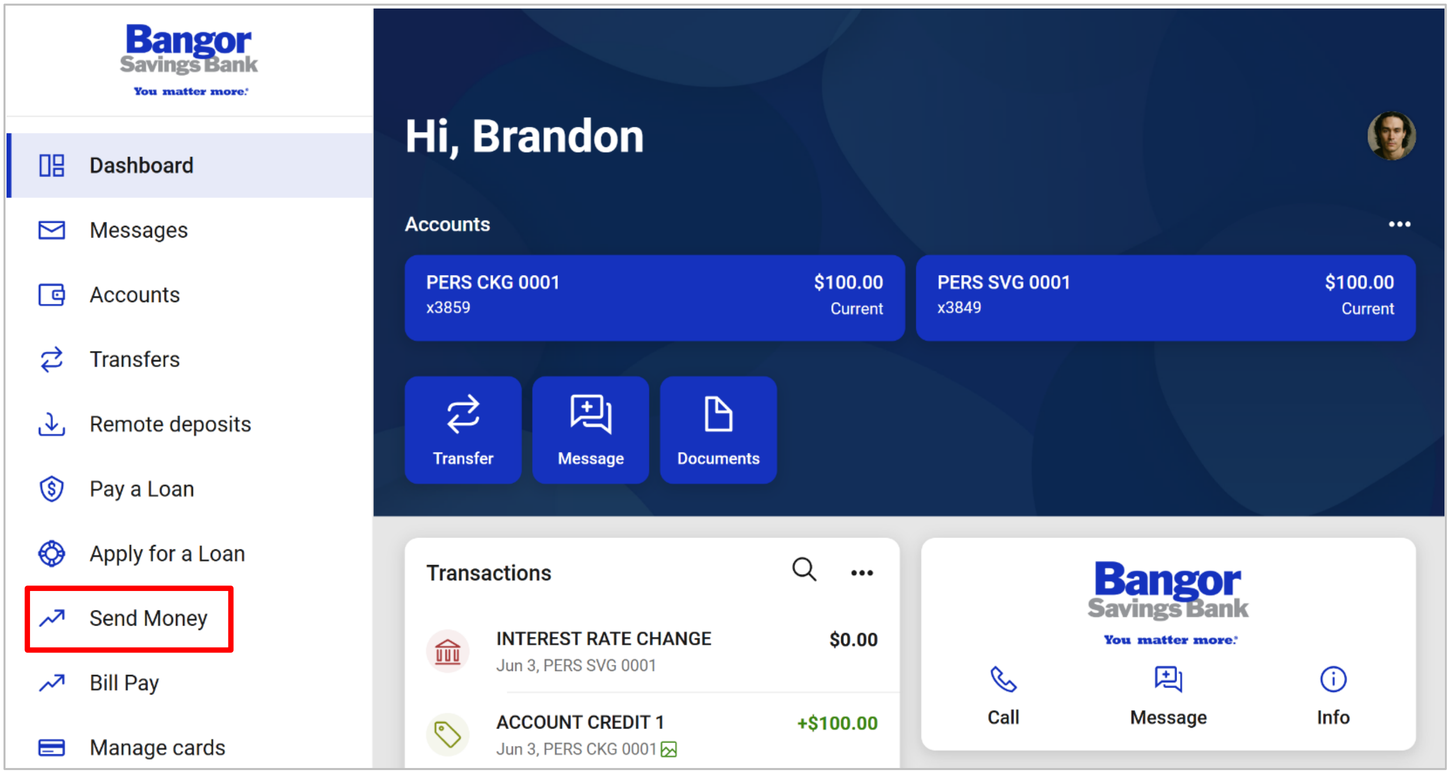


Send Money

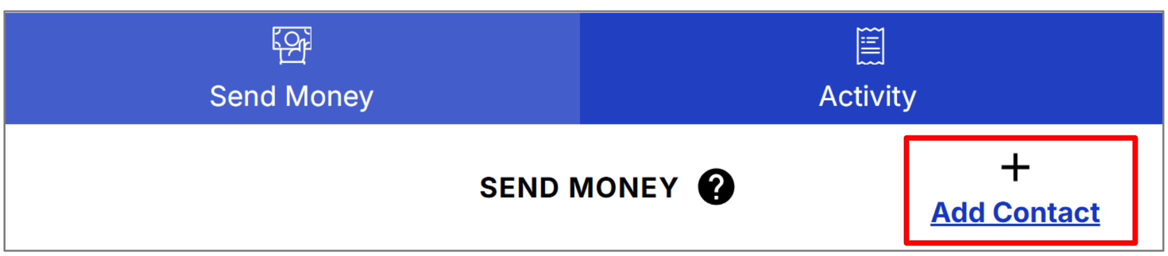
Easily send money to another person or to a business using a phone number or email address!

Add Contact

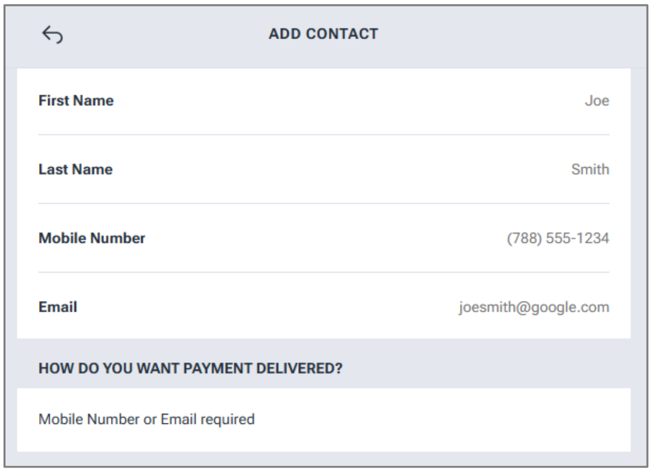
1. Click **Send Money** from the Dashboard.



2. Under the Send Money tab, click **Add Contact.** You will be prompted to complete muti-factor authentication via a one-time passcode. Choose the delivery method for the passcode and click **Send Code**. Enter the code received and click **Verify Code.**

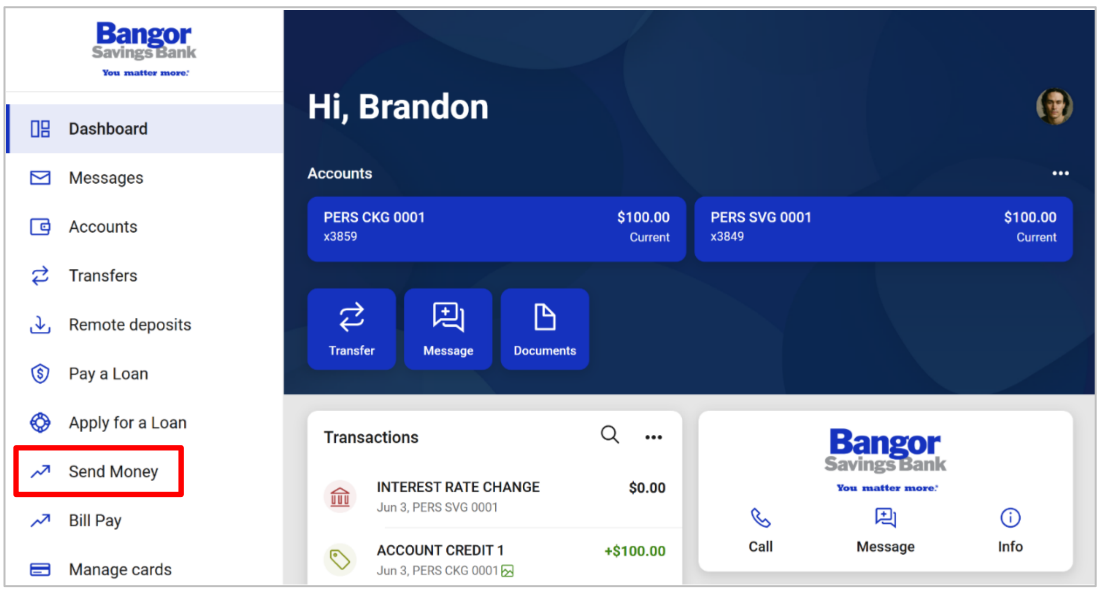


3. Enter recipient's contact information and click **Save.**

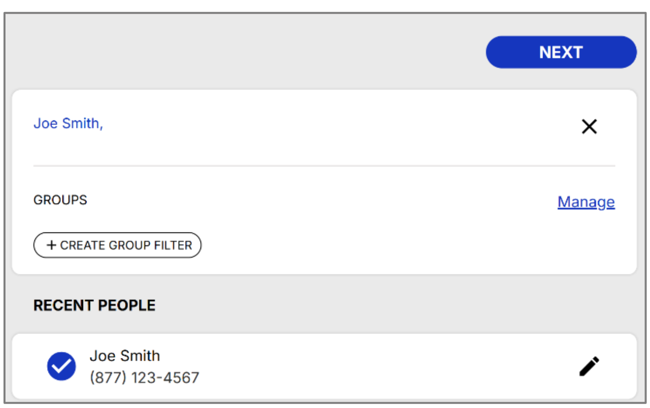


Send Money

1. Click **Send Money** from the Dashboard.

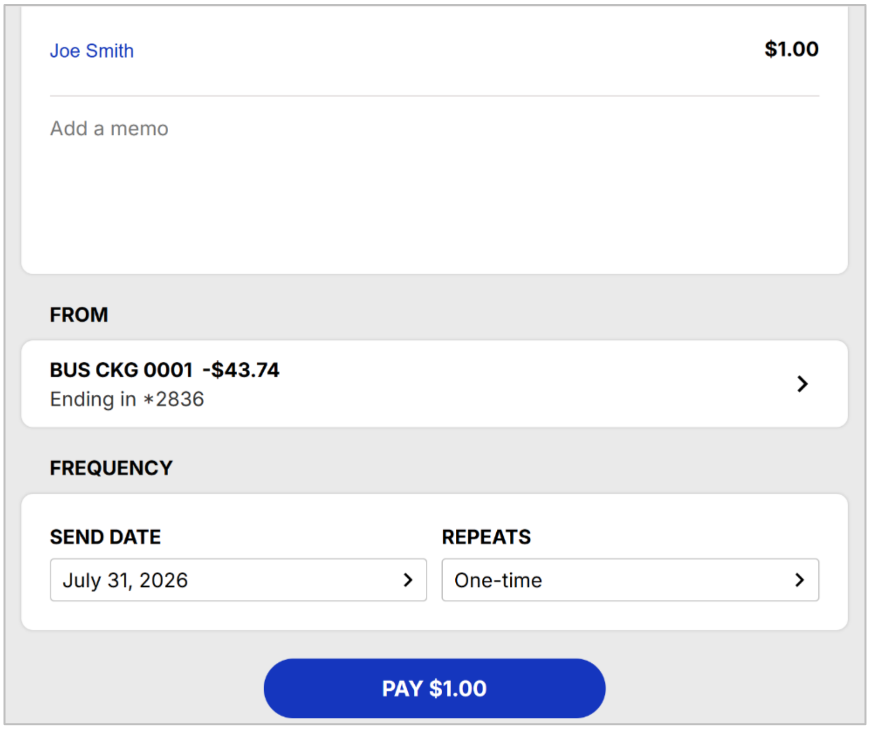


2. Under the **Send Money** tab, select the contact to send money to and click **Next**.

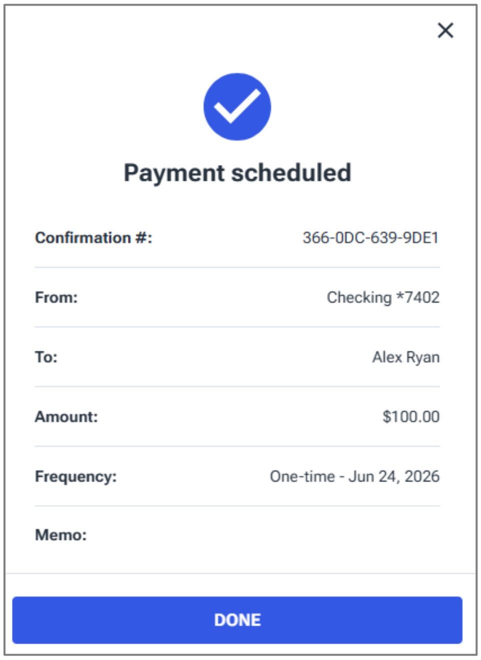


3. Enter the amount to pay and complete the following fields where applicable:
   - **Add a Memo** - include any details to communicate to the recipient.
   - **From** - select the appropriate account to use for funding the payment
   - **Frequency** - to select delivery date and if the payment is a one-time payment or scheduled to repeat.

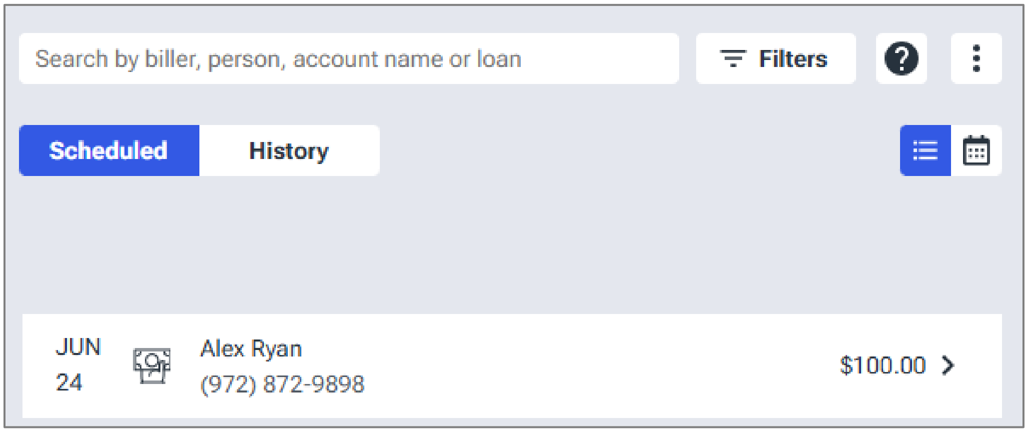
   Click **Pay** once all fields are completed and **Confirm**.



4. The payment will show scheduled. Click **Done**.



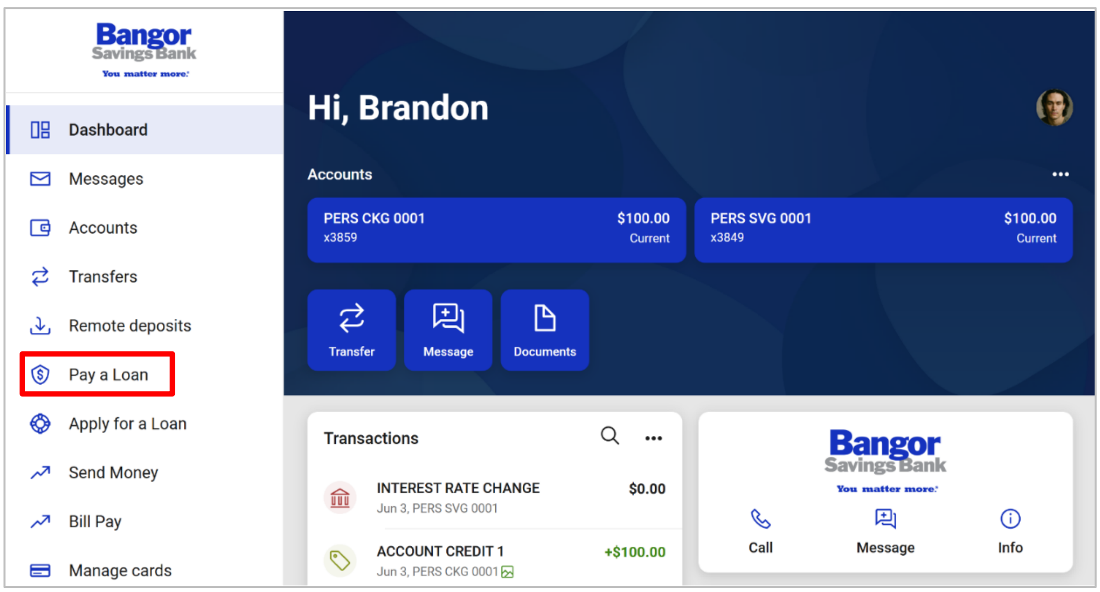
5. You will be redirected to the **Activity** tab and your payment will display. Select the payment to edit or delete if necessary.



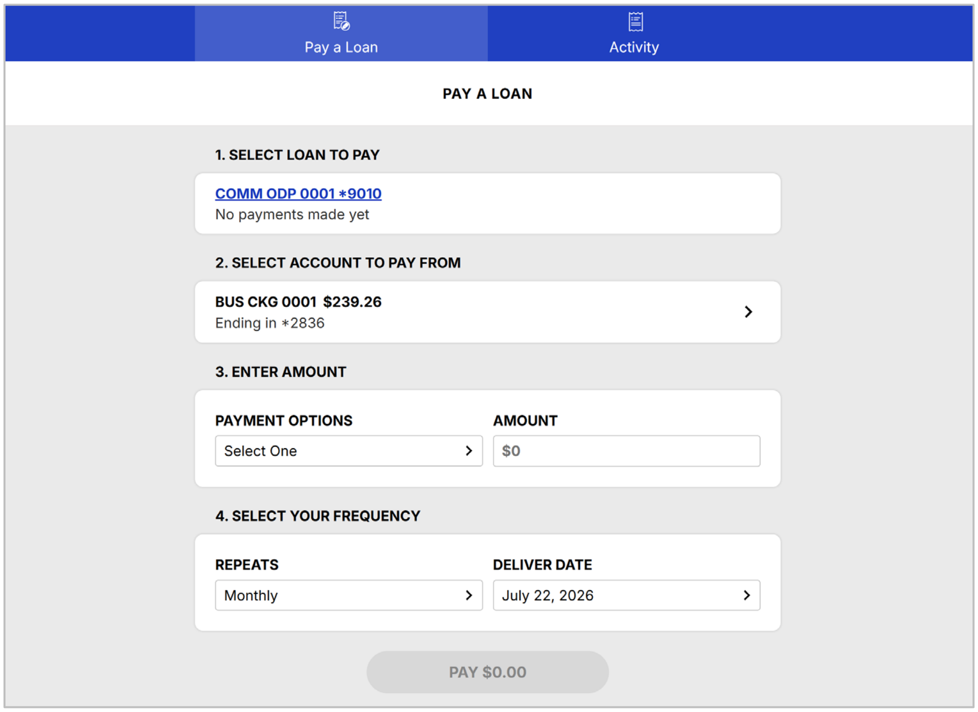
Pay a Loan

Paying a Loan

1. Select **Pay a Loan** from the Dashboard.



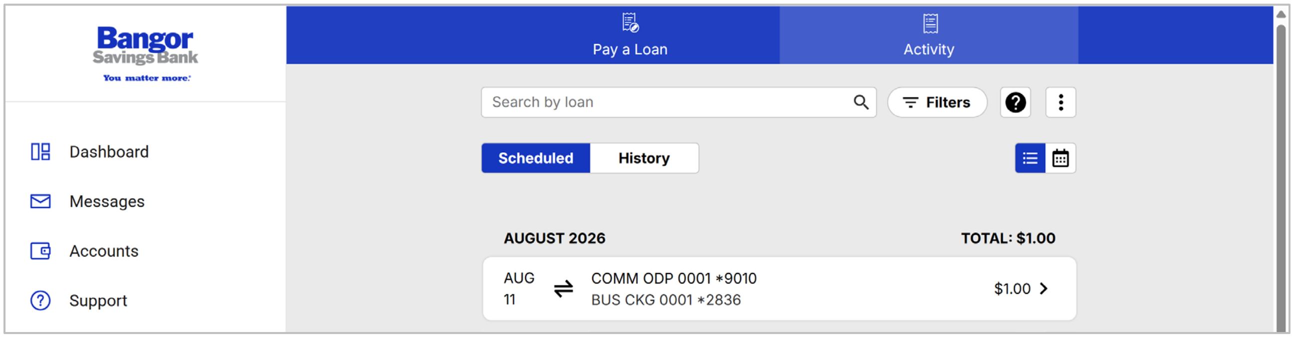
2. Select the **Loan to Pay**.
3. Select the **Account to Pay From**.
4. Choose a **Payment Option**:
    1. Current Balance
    2. Regular Payment
5. Enter the **Amount** to pay.
6. Click **Repeats** to select a recurring frequency if applicable. Additional fields will be required and may vary depending on which recurring frequency you choose.
7. Select the **Deliver Date**.
8. Click **Pay ($0.00).**



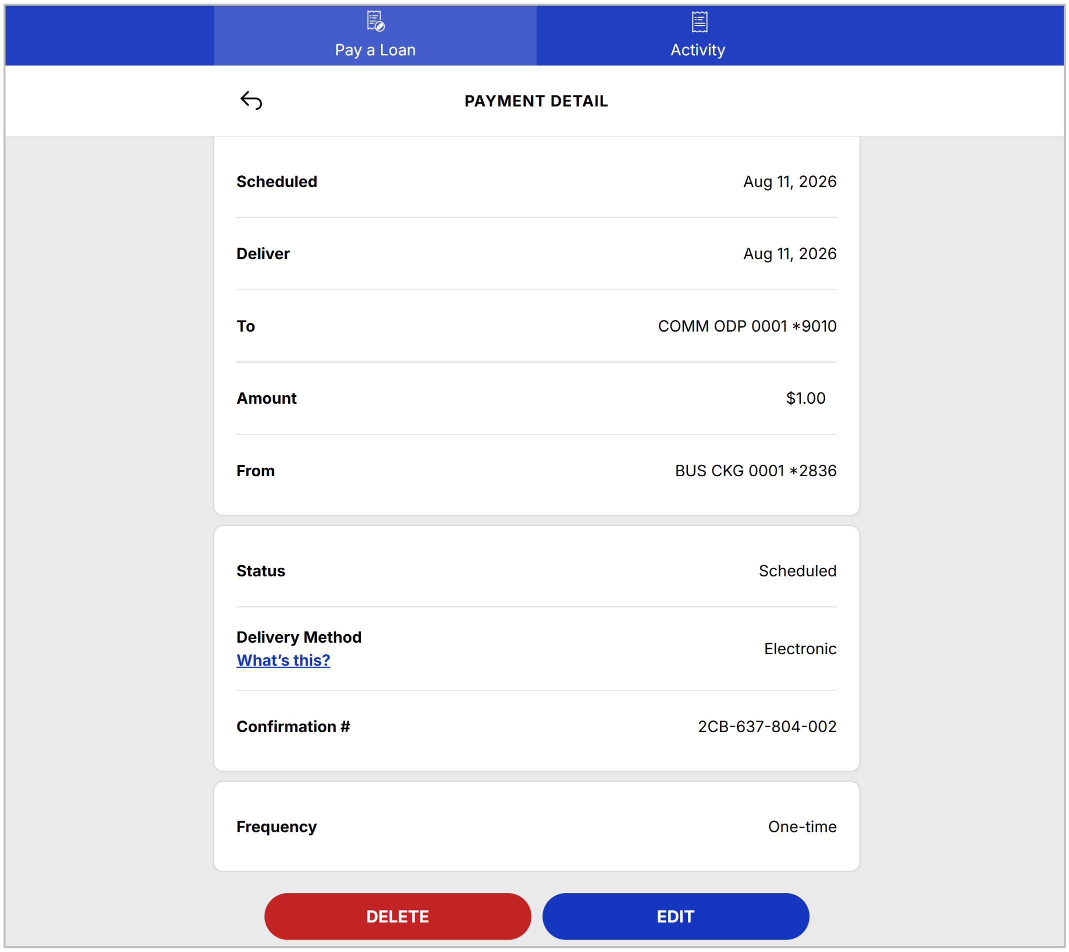
9. Check the box to agree to the Terms of Service and click **Confirm**.
10. Click **Done**. You will be redirected to the **Activity** tab.

Modifying a Loan Payment

1. Select **Pay a Loan** from the Dashboard.
2. Select the **Activity** tab. Your recent loan payments will display.
3. Select the loan payment.



4. Click Delete to cancel the payment or Edit to modify the details.



Manage cards

Use this feature to manage your Bangor Savings Bank Debit MasterCard and Bangor Savings Bank everblue Credit Cards with features such as toggle cards on or off, report them lost or stolen, and add travel notices.

Forms

Use this link to access digital forms to update your contact information or delete your online banking profile.

Open an Account

Use this link to open a new Bangor Savings Bank deposit account.

Apply for a Loan

Use this link to start an application for Vehicle loans, Personal loans, or Home Equity Lines of Credit.

Apply for a Mortgage

Use this link to apply for a new home loan.

ICS Statements

Users with an ICS account can use this link to view their account statements.

Schedule an Appointment

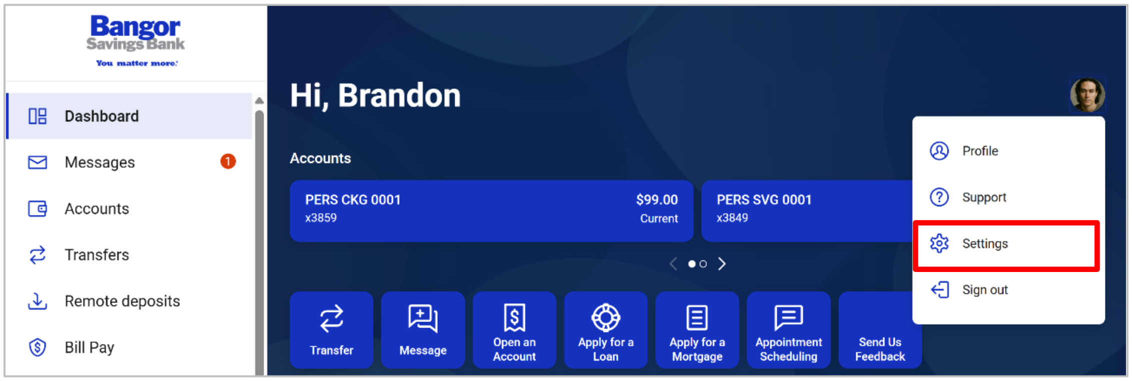
Use this link to schedule an appointment at your nearest Bangor Savings Bank location.

Send Us Feedback

Bangor Savings Bank is committed to delivering on our You Matter More promise. We encourage you to share any feedback, whether it be a positive experience or letting us know how we can serve you better.

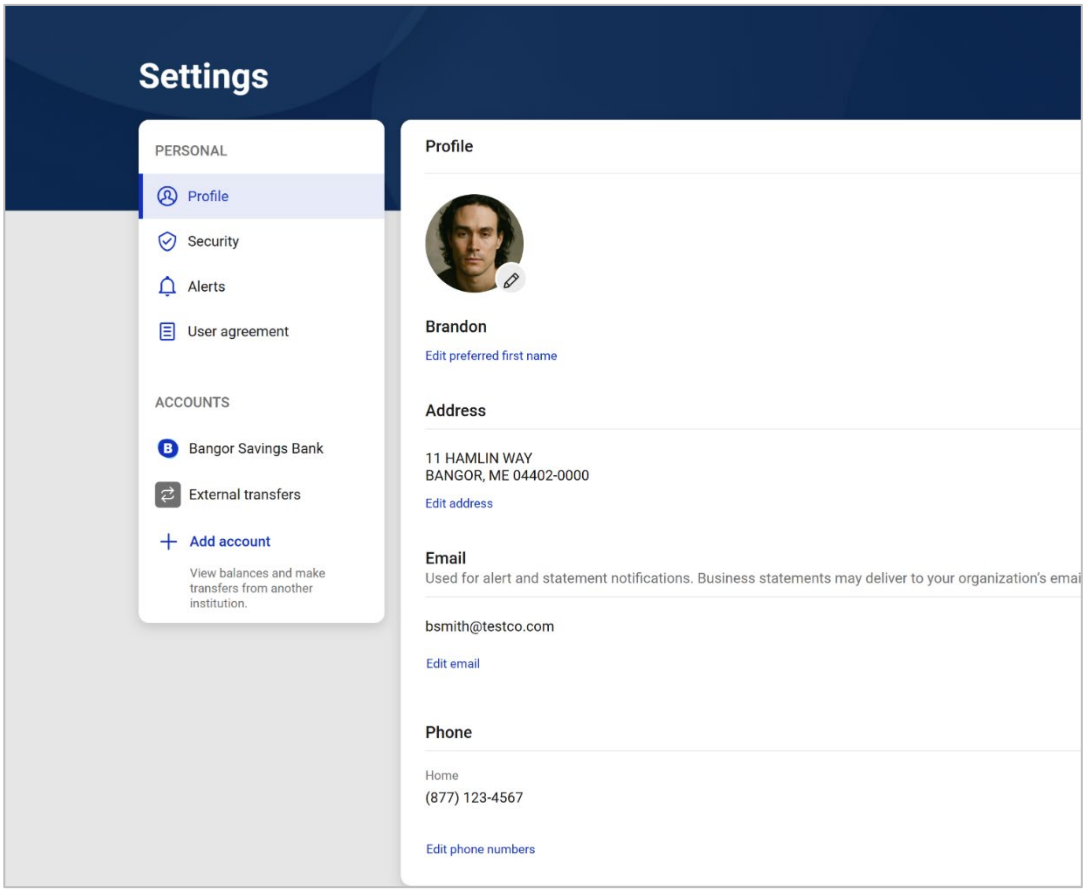
Settings

Manage your profile, security, and other features.
Select your profile at the top right and click **Settings**.



Profile

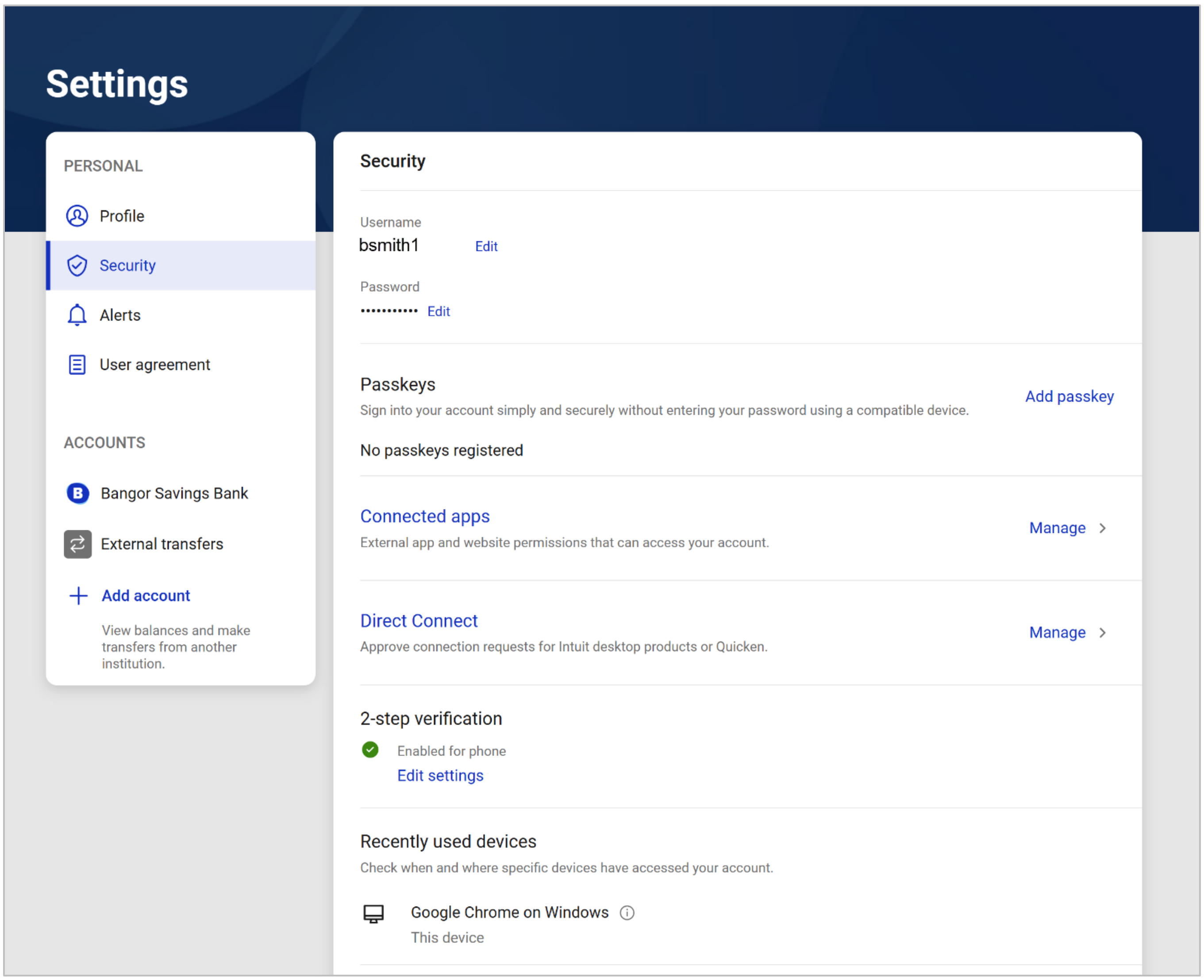
1. **Photo -** Click the **pencil icon** to upload a profile picture, if desired.
2. **First Name** - Click **Edit preferred first name** to change how your name is displayed in online banking.
3. **Address** - Click **Edit address** to send us a request to update your address.
4. **Email** - Click **Edit email** to change your email address.
5. **Phone -** Click **Edit phone numbers** to modify your phone number.
6. You will be prompted to complete muti-factor authentication. The MFA options will vary depending on which verification method(s) you have established.



Security

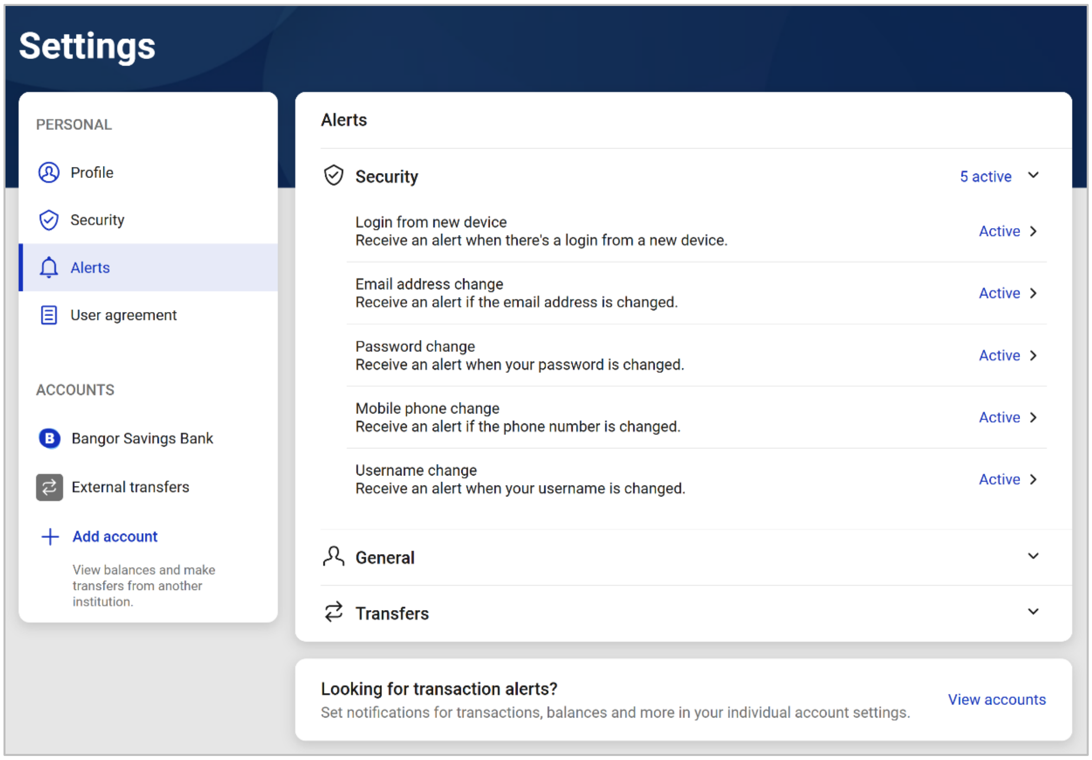
- **Username and Password** - Click **Edit** to update your username and or change your password.
- **Passkey sign in** - Toggle on if your device has biometrics to use this feature in place of entering a password.
- **Connected apps** - Click **Manage** to manage external apps and websites that can access your account.
- **Direct Connect** - Click **Manage** to approve or change connection requests for Intuit desktop products or Quicken.
- **2-step verification** - Click **Edit Settings** to remove or add additional authentication methods.
- **Recently used devices** - Review devices that have accessed your account. Click Remove to require that device to authenticate with two-factor authentication upon their next login.

You will be prompted to complete muti-factor authentication. The MFA options will vary depending on which verification method(s) you have established.



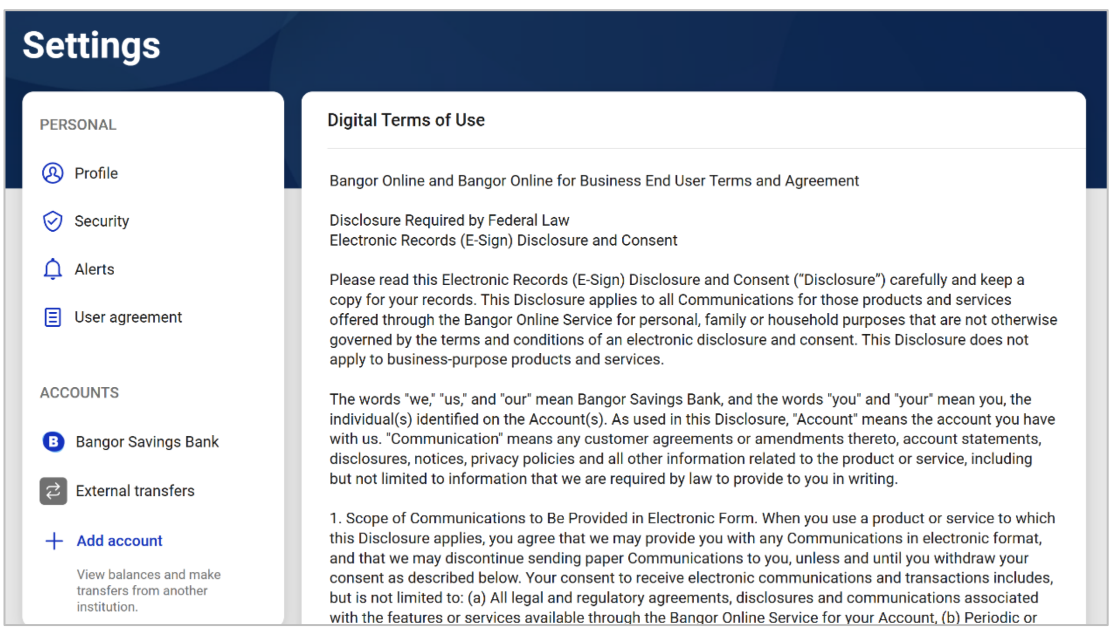
User Alerts

Security alerts are required and will automatically be sent via email if triggered. Opt in to also receive the alert via SMS text message or via an in-app message.
Other **General** alerts or alerts concerning **Transfers** may be configured as desired.
Click an alert to toggle on email, text and/or in-app alerts.



User Agreement

Click **User agreement** to review various documents you have accepted.



Support

Displays contact and information about our institution. A support card is also available on the Dashboard.