



To set up your free Online Bill Payments, follow these simple steps:

1- **Get Registered**

Log into Online Banking by visiting Harborstone.com.

Click on **Sign Up Today** and follow the instructions.

2- **Review and Accept**

Once logged into your Online Banking, select the **Bill Payment tab** (located to the right of the Account Summary tab).

Review and accept the Electronic Fund Transfer Disclosure.

3- **Validate Bill Payment**

Allow Bill Payment one to two business days to validate your checking account.

Then you may click on the **Funding Account link** (located under the Bill Payment tab) to verify Bill Payment has been validated.

4- **Set Up Payees**

Select the **Make Payments link**, then select **Pay Someone New**.

Use your most current invoices and statements to enter the payment address and account number information to prevent payment delays.

5- **Make Payments**

After you've set up your payees, click on the **Make Payments link**.

Enter the **amount** and **date** on which you need the bill payment to be sent.

6- **Receive Confirmation**

Once your payment has been set up, you will see a **Confirmation Screen**, which includes the summary of your payment and the confirmation number.

You may print this for your records, but it is not necessary.