

HB*M*

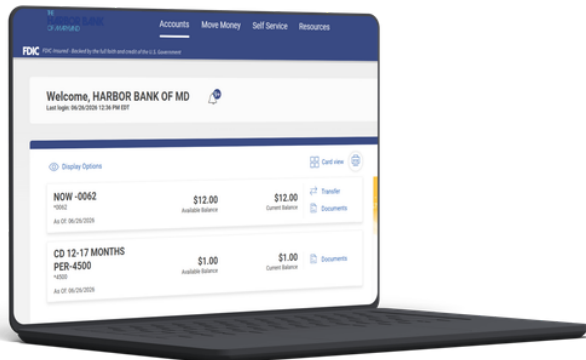
THE
HARBOR BANK
OF MARYLAND



HB*M* Connect Upgrade Overview

Move Forward With Us





MODERN AND RESPONSIVE

The enhanced Harbor Connect has a sleek, updated interface that works on your desktop, laptop, tablet or cell phone with a standard browser, giving you freedom to do your banking wherever and whenever. In addition, your existing mobile app continues to be available, and the mobile app will be upgraded in late Summer 2026.

Mobile upgrade will occur late Summer 2026.

LOGIN AND AUTHENTICATION

You will continue to access Harbor Connect online banking through our main site, www.theharborbank.com and selecting Online Banking Login/Personal. You will continue to use your existing user ID and password and authentication technology to continue to keep your online sessions safe and secure. Additionally, user IDs are no longer case sensitive, and you may be prompted to update your user ID on your initial login attempt to the new site. Also, if you login from a device or location that is not recognized then you may be required to confirm your identity through a one-time PIN code.

Note: If your password needs to be reset, your new password must be at least 12 characters. Below are the password requirements if your password is reset. Your reset password must included at least 1 of each of the following:

- 1 numeric character
- 1 special character
- 1 uppercase character
- 1 lower case character
- 2 alpha characters

UPDATED MENUS


Watch for updated menu names to navigate to the features you commonly use such as Accounts, Move Money, Documents, Secure Messaging, and Self-Service.

ACCOUNTS OVERVIEW

The Account Overview page is the first page you'll see after signing into to the updated Harbor Connect. This page offers distinct formats designed to give you the best view of your accounts.

Card/Tile View


Each account is presented as a card/tile that includes balance information with links to related tasks at the bottom of the card/tile.

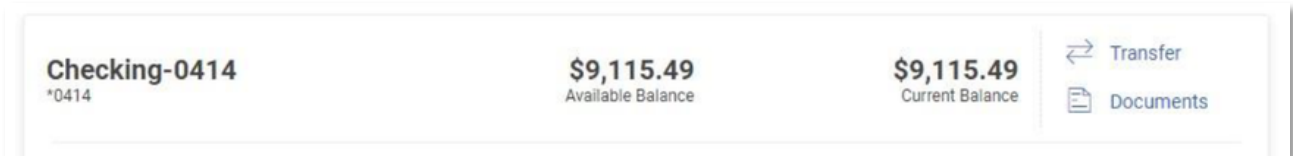
You can change to the list view by clicking the list view icon .



List View

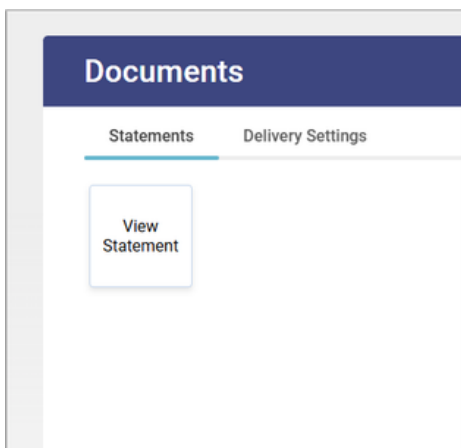
Each account is presented as a row in a table that includes balance information with links to related tasks at the right end of the row.

You can change to the card view by clicking the card view icon .



DOCUMENT DELIVERY

Choose your statement delivery preferences through the **Delivery Settings** tab on the Documents page.



DOWNLOAD REQUESTS

Under the **Accounts - Reports Menu** is where you will request downloads and reports. Now your download requests can be for an unlimited amount of transaction history without constraints on the number of completed transactions or activity period (for example you can request an entire tax year). Additionally, your download requests that retrieve large sets of activity data will automatically process in the background and allow you to receive an optional email alert when the download file is ready to be accessed while you continue to use other features throughout the site.

MOVE MONEY

The **Move Money** menu is where you will make internal and external transfers, pay bills, or pay other people via Zelle.

Transfer

Select the **Transfer** link to make an internal or external transfer between your accounts. Add new external bank accounts to transfer money with and to view your prior transfer activity.

The screenshot displays the Harbor Bank of Maryland's online interface for making a transfer. At the top, the bank's logo and navigation menu are visible. The 'Move Money' section is highlighted. The 'Transfer' page features a sub-menu with 'Make Transfer' selected. The main form contains several input fields: 'Transfer From' and 'Transfer To' (both dropdown menus), an 'Add Accounts' button, an 'Amount' text box, a 'Description (Optional)' text box, and a 'Frequency' dropdown menu set to 'Once'. Below these fields is a 'Transfer Dates' section with the question 'When would you like the transfers to start?' and two radio button options: 'Transfer Now' (which is selected) and 'Select Transfer Date'.

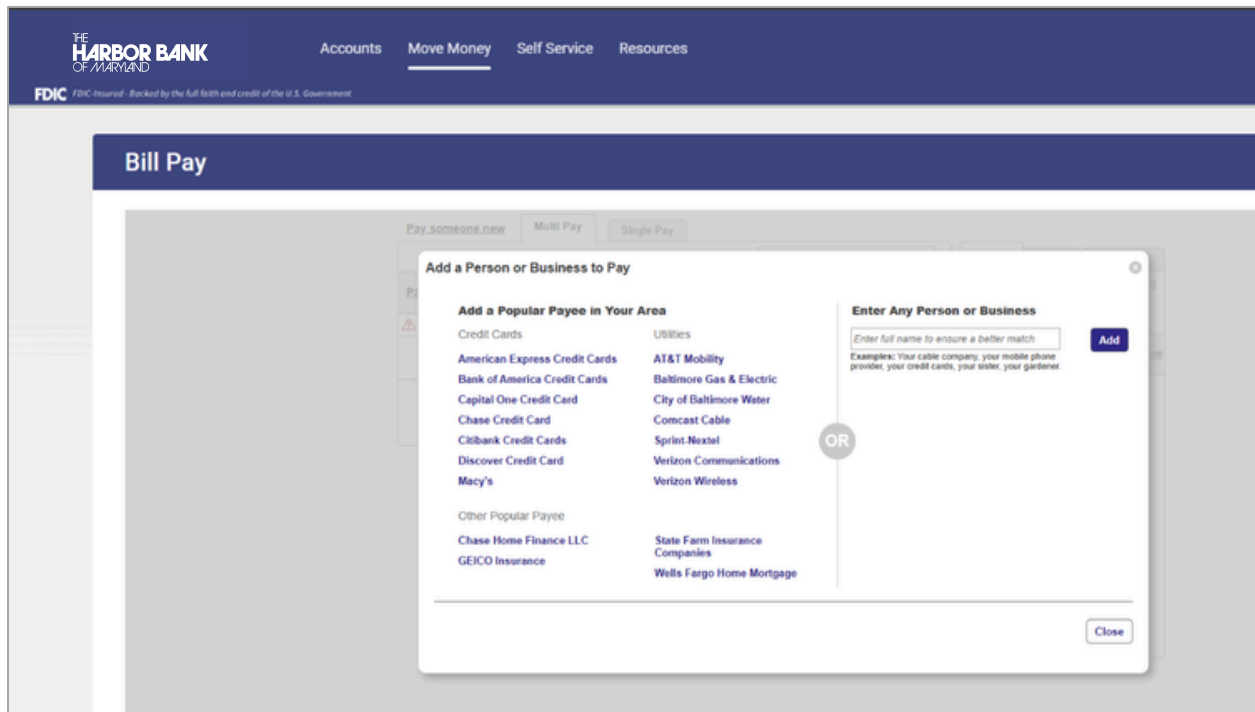
To verify a new external bank account, we will send small micro deposits to that account. These deposits will be used to confirm ownership and complete the verification process.

Loan Payment

If you have a mortgage loan or a personal installment loan with our institution, then use the **Loan Payment** link to make a payment to a loan. Please note, credit card management is currently not available through Harbor Connect.

Retail Bill Pay

To pay bills, add new payees, and see prior bill payment activity then select the **Retail Bill Pay** link. As part of migrating, the existing payees and payments you had set up will port over to the new banking experience.



SELF SERVICE


SELF ADMINISTRATION


Self Administration is where you will manage your password, email, telephone numbers, and user name. Please note, the mobile number used to receive the one-time security pin cannot be changed through online banking. Please contact one of [our branches](#) and speak with a team member to have your primary cell phone number updated in our system for security purposes.

Self Administration

[Change Password](#) [Personal Preferences](#) [Change Username](#) [Mobile Banking](#)


Only one password change is allowed in a day. Your password was last changed on September 29, 2025


Current Password 

New Password 

The new password must contain 12 – 64 characters.

The new password must contain 1 upper case letter(s), 1 lower case letter(s), 1 number(s), 1 of the following special characters ! @ # \$ % ^ & * , . < >

 The new password must be different from the last 10 previously created password or passwords.

Confirm Password 

[Update Password](#) [Cancel](#)

ALERTS

Your contact information and alert quiet time can be viewed and changed through the **Show Contact Information** link at the top of the page. Conversely, the information can be hidden by clicking the Hide Contact Information link. A Yes/No slide button allows you to easily subscribe to or unsubscribe from certain account and service alerts.

Alerts

Account Alerts Service Alerts

Here is a list of available alerts and your current settings. You can add a new alert and change or delete an existing alert.

[Show Contact Information](#)

Accounts
CD 12-17 MONTHS PER-4500

Account Transfer Alerts	1 of 1 Alerts Enabled	<input checked="" type="checkbox"/> Alert On	
Balance Alerts	No Alerts Enabled	<input type="checkbox"/>	
Maturity Alerts	No Alerts Enabled	<input type="checkbox"/>	

Check marks indicate a subscribed alert. Mandatory alerts cannot be deleted.

Bill Payment alerts are accessed through the **Move Money- Bill Pay- Resources tab – Alert Preferences link.**

Alert Preferences

Email address: bbailey@theharborbank.com

Email format: Text

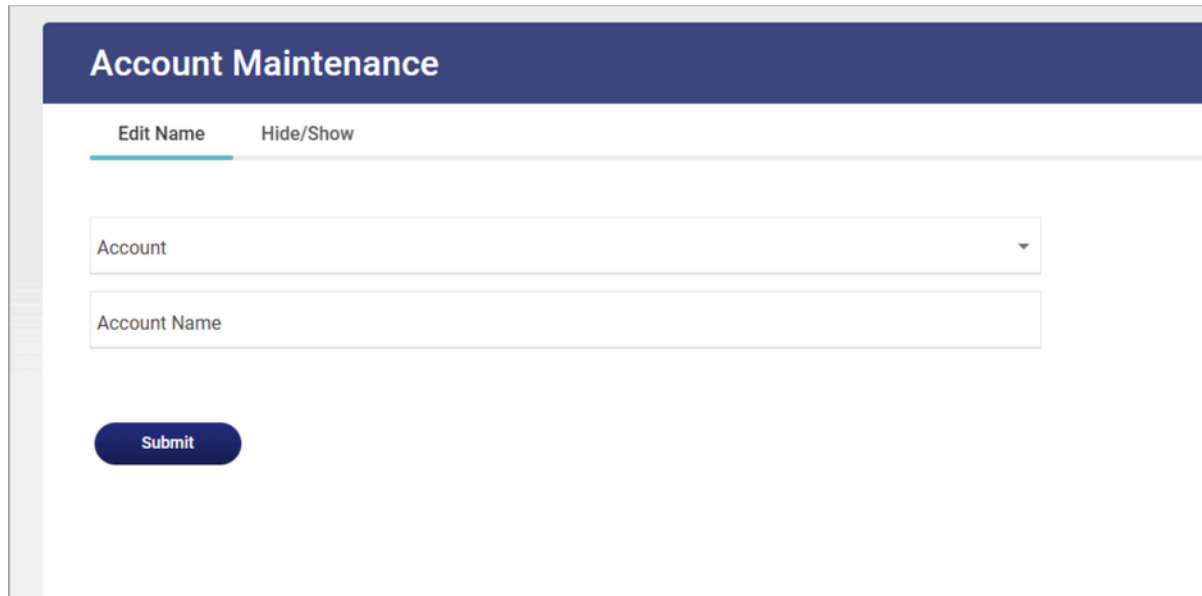
Security	Email
Payee added	<input checked="" type="checkbox"/>
Payee edited	<input checked="" type="checkbox"/>

Payment

Electronic funds transfer unsuccessful	<input checked="" type="checkbox"/>
Payment successful	<input checked="" type="checkbox"/>
Automatic payment canceled	<input checked="" type="checkbox"/>
Payment unsuccessful	<input checked="" type="checkbox"/>

ACCOUNT MAINTENANCE

Use **Account Maintenance** to add or update the nicknames you use on your accounts. Additionally, if you want to control the display of an account use the **Hide/Show** tab to mark accounts to hide.



The screenshot shows a web interface titled "Account Maintenance". At the top, there are two tabs: "Edit Name" (which is active and underlined) and "Hide/Show". Below the tabs, there is a dropdown menu labeled "Account" with a downward arrow. Underneath that is a text input field labeled "Account Name". At the bottom left of the form area is a dark blue button with the word "Submit" in white text.

SECURE MESSAGING

The **Secure Messaging** page is comprised of the following tabs: **Compose**, **Incoming**, **Sent**, **Contact Information**, **Archived**, and **Service Requests**.

Use **Compose** to reach out to us about any of your Harbor Connect or general banking questions or concerns. Use **Incoming** to view any of the messages we've sent to you. Use **Sent** to view any of the messages you've sent to us. The **Archived** tab includes any of the messages from us that you've chosen to keep.

Secure Messaging

Compose Incoming Sent Archived Contact Information Service Requests

Message Topic

Subject

Message

Send Cancel

The **Contact Information** tab is where you will find our contact information.

Secure Messaging

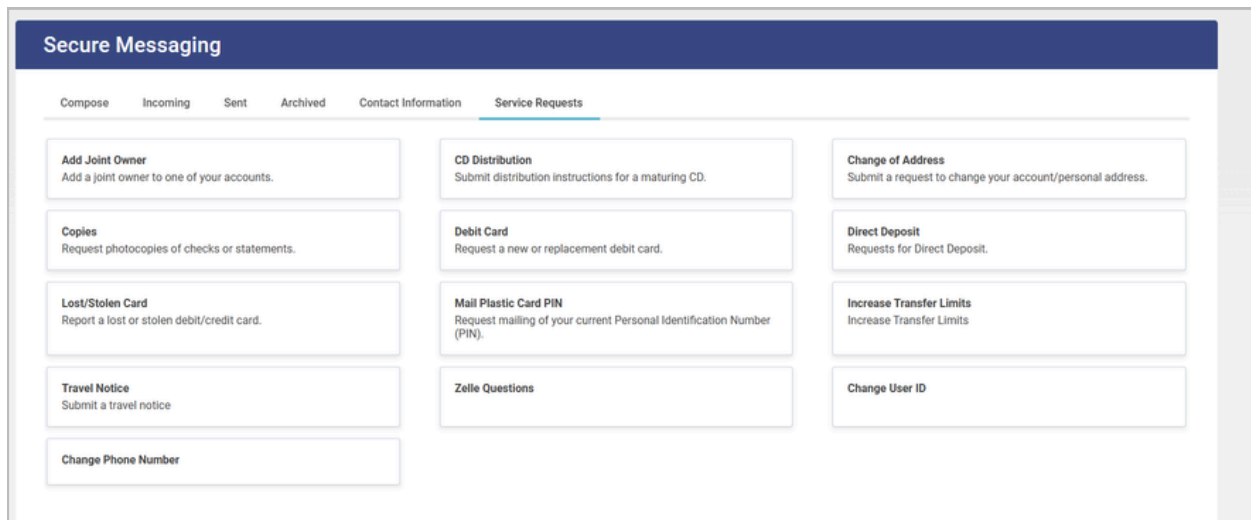
Compose Incoming Sent Archived **Contact Information** Service Requests

Website
www.theharborbank.com

Online Banking Support
eservicessupport@theharborbank.com

Service Requests tab is where you will go to access forms for requesting actions like changing your address or replacing a debit card.

- Add Joint Owner
- CD Distribution
- Change of Address
- Copies
- Debit Card
- Failed / Pending Enrollments Lost/Stolen Card
- Mail Plastic Card PIN
- Zelle Questions
- Increase Transfer Limits Submit Travel Notice
- Direct Deposit
- Change User ID
- Change Phone Number



NEED HELP? HAVE QUESTIONS?

If you have any questions about this upgrade to your Harbor Connect experience, please email us at harborconnectupgrade@theharborbank.com