

HB*M*

THE
HARBOR BANK
OF MARYLAND



HB*M* Connect Upgrade FAQ

Move Forward With Us



GENERAL QUESTIONS

What is changing?

On July 8, 2026, Harbor Connect will be upgraded to an enhanced online banking platform featuring a more modern design, improved navigation, expanded self-service tools, and an improved user experience across desktop, tablet, and mobile browsers. The upgrade will be complete on July 13, 2026. Online banking will be available during this time.

Why is The Harbor Bank upgrading Harbor Connect?

This upgrade is designed to provide customers with a more intuitive and convenient digital banking experience while maintaining the security and functionality customers rely on today.

When will the upgrade occur?

The upgraded Harbor Connect platform will be available beginning Wednesday, July 8, 2026. The upgrade will be complete on July 13, 2026. Online banking will be available during this time.

LOGIN & ACCESS

Will the Harbor Connect website address change?

No. You will continue to access Harbor Connect using the same website address you use today at www.theharborbank.com and select Online Banking Login/Personal.

Will my username and password change?

No. Most customers will continue using their current username and password. If you need to reset your password, your new password will need to be 12 characters long.

Will I need to re-enroll in online banking?

No. Your online banking access will automatically transition to the upgraded platform.

Will I have to answer security questions or verify my identity?

Possibly. If you log in from a device or location that is not recognized, you may be asked to verify your identity using a one-time PIN.

Are usernames case-sensitive?

No. Usernames in the new Harbor Connect are no longer case-sensitive.

I may have forgotten my Password and User ID or have been locked out of Online banking. How do I change it?

If you forget your password, you can click the “Forgot Your Password?” or “Enter a different User ID” link under the Sign In button within Secure Sign-In to obtain your user ID or reset your password.

You then must complete the following steps:

- For password: if you know your User ID, you will be prompted to receive and enter a one time code sent to your mobile number on your account. If you enter the one time security code correctly, you will have the option to reset your password. If your account is locked, please contact the numbers noted below to regain access.
- For User ID: you will be asked for your SSN, account number and last statement balance.

Or, you can simply call one of our customer service representatives at 1.855.343.1493 (24/7) or 1.888.833.7114 (Monday - Friday, 9am-5pm ET).

ACCOUNTS & TRANSACTIONS

Will my accounts still be available?

Yes. All of your eligible accounts will continue to be available within Harbor Connect.

Will I lose my transaction history?

No. Your account history and account information will remain available after the upgrade.

Will my account nicknames transfer over?

Yes. Account nicknames will remain available and can also be managed through the new Account Maintenance feature.

Will I have access to all of my Harbor Bank of Maryland accounts?

Currently, you can access your personal deposits accounts, personal savings, personal consumer loans and lines of credit through Harbor Connect.

How do I view the transactions on my checking or savings accounts?

Click the “Account Name” link from the Accounts Overview/Homepage.

Can I view my bank-issued credit card within Harbor Connect?

Credit card management is not available at this time through Harbor Connect.

How can I view my account number and the routing number?

You can view your account number and our routing number from within the Account Detail page. Underneath the account name, you may select the eye icon and a pop-up with the routing number and account number will display. Select the eye a second time to hide your account number and routing number.

Can I rename my accounts?

Yes, you may rename or create nicknames for your accounts, such as house account or emergency savings account. To rename accounts within Harbor Connect, click on Self Service Menu and then Account Maintenance and “Edit Name”.

Will I be able to categorize my transactions?

Yes, you can categorize your transactions through the Personal Finance feature. If not enrolled, you can enroll from the Accounts Overview page. Personal Finance provides you with advanced budgeting, expense categorization, debt and net worth management.

How do I order checks with Deluxe?

You can order checks from within Harbor Connect from the Self Service menu and selecting Check Reorder. You will be directed to the Deluxe check ordering site in a new browser tab or window. You will need our routing number and your account number and zip code on file. You can view our routing and account number from the Account Detail page by selecting the eye icon underneath the account name.

BILL PAY, TRANSFERS & PAYMENTS

Will Bill Pay still be available?

Yes. Bill Pay will continue to be available in the upgraded Harbor Connect platform.

Will my existing payees and scheduled payments transfer?

Yes. Existing payees and scheduled payments will automatically migrate to the upgraded platform.

Will I still be able to transfer money between accounts?

Yes. The enhanced platform includes internal and external transfer capabilities.

Can I continue using external transfer accounts I've already set up?

Yes. Existing transfer relationships are expected to remain available following the upgrade.

Will Zelle® be available?

Yes. Customers will be able access Zelle online through Harbor Connect.

MOBILE BANKING

Do I need to download a new mobile app?

No. Your existing mobile banking app will continue to be available.

Will the mobile app change?

A separate mobile banking enhancement is planned for late Summer 2026.

STATEMENTS & DOCUMENTS

Will I still be able to access statements?

Yes. Statements and documents will continue to be available through the Documents section.

Can I change my statement delivery preferences?

Yes. Statement delivery preferences can be managed through Delivery Settings within the Documents section.

MAIL, MESSAGES, ALERTS & NOTIFICATIONS

How do I send a secure message to Customer Service?

Under the Self Service menu, select Secure Messaging and select Compose to send a message to our customer support team.

Can I receive an email to let me know that the system has sent me a secure message?

If you opt-in to receive New Secure Message alerts, you will receive an email or text message when a new secure message has been sent. You will also see the alert bell notification upon logging in on the Account Overview page.

Will my account alerts remain active?

Customers should review their alert settings after the upgrade to ensure they reflect their current preferences. The new platform includes enhanced alert management capabilities.

Can I still receive balance and account alerts?

Yes. Account alerts and notification preferences will continue to be available. You may manage your alerts through Self Service. You may enable and disable account and service alerts. You may also change the mobile number and email that will receive the alert.

SECURITY

Is the new platform secure?

Yes. Harbor Connect will continue to utilize authentication technology and security controls designed to help protect your accounts and online banking sessions.

Are there any password changes?

Only if your password needs to be reset. Reset passwords must meet enhanced password requirements, including a minimum of 12 characters.

Why do I get logged out of the system when I click the browser Refresh button?

As a security measure, the system will end your session when using the Refresh button on your browser.

GETTING HELP

What if I have questions about the upgrade?

Our team is here to help. You can email us any questions at harborconnectupgrade@theharborbank.com.