

Online Banking - Secure. Simple. Convenient.

Headwater State Bank's Online Banking gives you 24/7 access to your money. Pay bills, transfer funds, view account history and more. It's a convenient, easy, and secure way to manage your finances.

Benefits of Online Banking:

- **Convenience:**
 - Pay bills and request transfers of money from anywhere 24/7
 - View account balances and transactions
 - Easily make transfers and payments
 - Transfer funds between accounts or set up recurring transfers
 - Pay bills in one place with one password with Bill Pay
 - Sign up to receive eBills
 - View images of paid checks and deposit tickets
 - Access and download your monthly statements online securely
- **Features:** Electronic banking can be carried out at any time of the day or night as long as one has access to a PC (or other hand-held device) and Internet connectivity
- **Time Savings:** No need to travel to a brick-and-mortar bank to conduct bank transactions and other key banking activities

To enroll in Consumer Online Banking:

- Click "RESOURCES" at the top of the page
- Go to "Online Banking Information"
- Go to "NetTeller Online Banking Application"
- Click on the "Individual Online Banking Application"
- Print the application
- Once completed drop off the application or mail it to PO Box 149, Land O' Lakes, WI 54540
- Once received, HSB will set up an Online NetTeller account. We will mail you instructions along with your ID and in a separate mailing you will receive a four-digit temporary password
- Follow the instructions for your first time log in
- Start to enjoy the convenience of online banking at your fingertips

To enroll in Business Online Banking: Contact a Headwaters State Bank representative at (715)547-3383.

Your Account is Secure

Online Banking uses state-of-the-art security standards and encryption to ensure your data and financial information is safe.

Click the links below for more information and extra features:

- **Consumer Application with Agreement & Disclosure**
 - **Business Online Banking Guide**
 - **Personal Online Banking FAQ**
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Benefits of Online Bill Pay Service:

- Security: Many bills are paid electronically, which is safer than mailing checks
 - Ease: Our Bill Pay service is simple to understand and even easier to navigate
 - Time: You control when the payments are scheduled
 - Convenience: No stamps, envelopes, and trips to the post office!
 - Trust: Online Bill Pay greatly reduces the risk of human error and late payments
 - To pay a bill follow these few simple steps to make your Bill Pay transactions:
 - While logged in to Online Banking, click “Bill Pay” *Please note by clicking “Bill Pay” you are enrolling in Bill Pay. To avoid a monthly service charge, you must pay a bill once every 3 months via Bill Pay or contact Headwaters State Bank at (715)547-3383 to cancel your Bill Pay.*
 - Review and accept the Bill Pay agreement.
 - Proceed to the Bill Pay service where you may add payees, schedule payments and sign up for e-Bills!
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- **[Consumer Online BillPay Demo](#)**
 - **[Business Online BillPay Demo](#)**
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Help

Reach out to a Customer Service Representative at one of our locations:

Land O’ Lakes (715) 547-3383

Presque Isle (715) 686-2200

customerservice@headwatersstatebank.com