



Butterfield Bank

Here's your opportunity to take a brief tour of some of the services that are at your fingertips with Butterfield Direct -- anytime, anywhere you have Internet access! Use Butterfield Direct Internet Banking for your chequing, savings, loan, money market, credit card and call accounts. Access a variety of banking services, from bill payments to account statements and more. It's simple, convenient and secure.





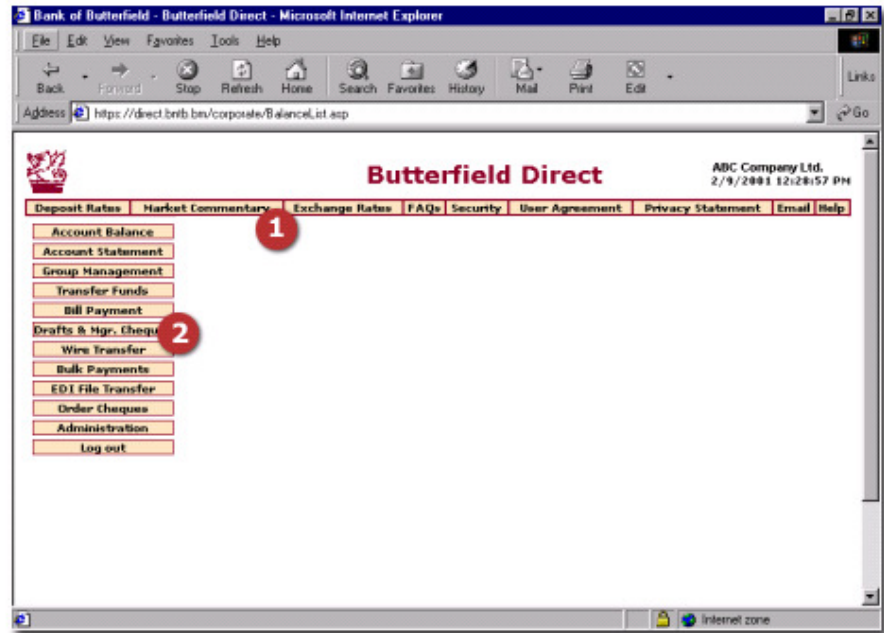
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Butterfield Direct Internet banking screens are simple to navigate so you can quickly find the information you need.

1

The top navigation bar gives you access to detailed instructions for each function through the online "Help" function.

You can also send us a secure e-mail message, learn more about our privacy and security features, find answers to popular questions and view deposit and exchange rates and daily market commentary.



2

The menu at the left gives you the available functions, a list that may vary depending on how many functions you choose when you apply. With a few clicks you can pay bills, transfer funds, view all your account balances, print a statement and more!



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The **Consolidated View of Accounts screen** is the first screen you'll see when you log on to Butterfield Direct Internet Banking, and is also available any time by clicking "Account Balance" on the left hand menu.

1

you can view your account position in each currency held

1 Consolidated View of Accounts

Position For Each Currency Held

BMD:	1,874.04	USD:	2,737.63
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Total Position: 4,600.72 BMD

2 BMD **3** Convert

4 Default Groups (by Account Type)

Group	# of Accts	Balance (BMD)
Checking	2	804.15
Mutual Fund	3	2,726.68
Savings	3	1,069.89

5 User Defined Groups

Group	# of Accts	Balance (BMD)
Company 1	3	2,786.73
Company 2	5	205.69

3

View the total value of all your accounts in any of 25 major currencies

2

The **Total Position** displays your total net worth at the bank i.e. your assets (savings accounts, fixed deposits, etc.) minus your liabilities (loans, credit card balances, etc).

5

If you are a corporate user, set up your own Defined Groups of accounts

4

Group your accounts by type and quickly see their balances



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The Account Statement screen allows you to generate an account statement for any time period (up to 90 days). It's a great way to keep track of account activity, and you can download your report to financial management software packages that accept .QIF files (e.g. Quicken and Microsoft Money)

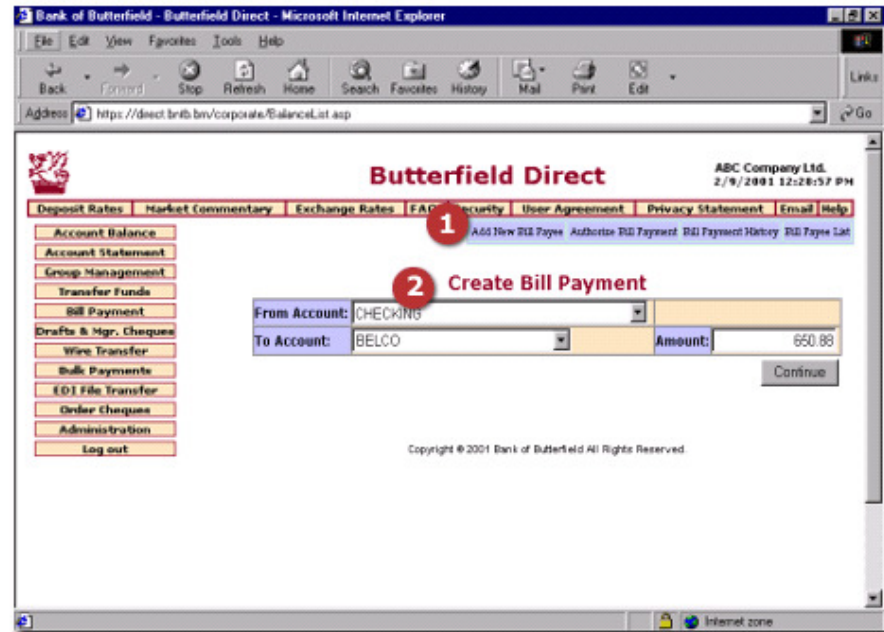


Simply select the account, specify the dollar value and date range, then print or view the statement



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Paying bills is quick and easy with Butterfield Direct. On the Bill Payment screen, you can set up the bills you wish to pay by adding each bill payee - e.g. telephone company, insurance company or credit card using the options at the top.



1

Using the menu at the top, you will first set up the recipients for bill payment. You can also amend your list of payees and view your bill payment history

2

Then simply select your account, the bill payee and amount, authorise the payment and you're done!



Butterfield Bank

Butterfield Direct Offers Much More! You have seen a few sample screens to introduce you to Butterfield Direct Internet Banking. Other functions allow you to transfer funds, order managers cheques, arrange wire transfers, order chequebooks, change your password and more. For corporate users, Butterfield Direct also allows you to perform EDI functions, manage group accounts and make bulk payments.

We hope you enjoyed the tour. If you're ready for the power and convenience of Butterfield Direct, register today!



For further information or assistance on Butterfield Direct Internet Banking, please send an e-mail to direct@bntb.bm or call us at 441-299-3895.