Harbor Funds

How to Register Your Account and Set Up Your Security Profile

Registering Your Account

If you have never accessed your Harbor Funds account online, it only takes a few minutes to set up online access.

1. After clicking *Register* on the Account Login screen, you will be asked to provide your Social Security Number and your ZIP Code, to verify your identity.

2. The next step will be to enter your preferred User ID and Password.

3. Finally, you will be asked to provide a method (e-mail or text) by which we can send you security codes, if they become necessary. The security codes are part of what is called Two-Factor Authentication, and they help us verify that someone logging in from an unfamiliar computer or device is really you. To learn more about Two-Factor Authentication and your security profile, see below.

Two-Factor Authentication

Harborfunds.com uses a login approach called Two-Factor Authentication. The concept behind it is fairly simple: You will use your User ID and Password to log in, like any website, but if you are using a computer or device that is new or unfamiliar, you must also provide a security code that Harbor will send to you when you try to log in. By sending that code to your personal e-mail address or via text message to your phone, Harbor can verify that you are the one logging into your account.

In order for Two-Factor Authentication to work, you must first have a security profile established.

Setting Up Your Security Profile

Your security profile includes your User ID, your Password, and at least one way for Harbor to send you a security code. The security codes are usually not required, but if you (or anyone else) attempts to log in to your account from an unknown computer or device, Harbor will send a one-time security code to your preferred e-mail address or phone number. Once you enter the security code, you can complete your login.

If you are opening an account online, or if you are setting up online access for the first time, you will create a security profile as part of that process.

However, if you already have online access established, but haven't yet set up your security profile, it's easy to do:

1. Visit the harborfunds.com Account Login screen and enter your User ID and Password. Click *Continue.*

2. The system will recognize that you do not yet have a security profile and will automatically start that process by asking you to confirm your identity. If you've logged in recently, you will be asked to answer one of the Security Questions you set up previously. If you have not logged in recently, you will be asked to provide your Social Security Number and ZIP Code.

3. You will be asked to provide at least one Delivery Method by which we can send you a security code. The Delivery Method could be a personal e-mail address or a phone number where you

can receive text messages. You can add up to three e-mail addresses and three phone numbers, if you wish.

4. During the setup of Delivery Methods, we will send test codes to confirm that you have access to the e-mail or device, and that the code delivery system is working properly.

At this point, you will be logged in to the Harbor account management system, and your security profile will be complete.

Please Note: If you tend to use the same computer or device frequently to log in to your Harbor Funds account, you can select "Remember this computer" during the login process. That will remove the need to send a security code the next time you log in from that same computer. You should **not** select that option if you are using a public computer.

If you have any questions, please contact one of our Shareholder Services Representatives at 800-422-1050, Monday through Friday, from 8:00 a.m. to 6:00 p.m., Eastern time.