

Mobile Banking Frequently Asked Questions

*For security purposes it is NOT recommended to use non-secured public Wi-Fi to access sites.

What is Mobile Banking?

Mobile Banking is a convenient way to get an overview of your accounts and make simple transactions on the go.

Is Mobile Banking Secure?

All security features from Online Banking are in place to safeguard your privacy and protect your account information. Additionally, account information is not stored on your mobile device.

Do I need internet access on my mobile device?

Yes. If you do not have Internet access on your mobile device, please contact your service provider.

Is there a fee for Mobile Banking?

Midwest Bank provides Mobile Banking at no cost to our customers; however, wireless carriers may charge for data usage. Please contact your wireless carrier for information on charges.

How do I enroll for Mobile Banking?

Enroll on our website <u>www.midwestbank.net</u> or on our mobile app using the Enroll Now link. Once you have completed the enrollment you can use the same login credentials for the mobile app as Online Banking.

What functions are available in Mobile Banking?

Mobile Banking gives you access to many of the functions available in Online Banking; however, for security purposes some functions are unavailable. You will be able to:

- View account balances and transaction information
- Transfer funds between your Midwest Bank accounts
- Access Bill Pay
- Make mobile check deposits
- View E-Statements
- View ATM and branch locations

Can I change my password in Mobile Banking?

A password change option is not currently available within the app; however, should your password require change do to a reset or expiration the app will prompt you to update your password. There is also a "Forgot PW?" link on the login page of the mobile app.

My Mobile Banking screen looks different than other devices I have seen?

Mobile devices offer a range of web browser applications with vastly different visual appearances. Midwest Bank Mobile Banking is capable of adjusting to most types of phones, but mobile devices may display a variety of font sizes, colors and buttons.

I already have the app, how do I update it?
Apple useers can go to the App Store to view the available updates. Android users can go to Google Play to view the available updates. If your device is setup for automatic updates, the app will be updated automatically.