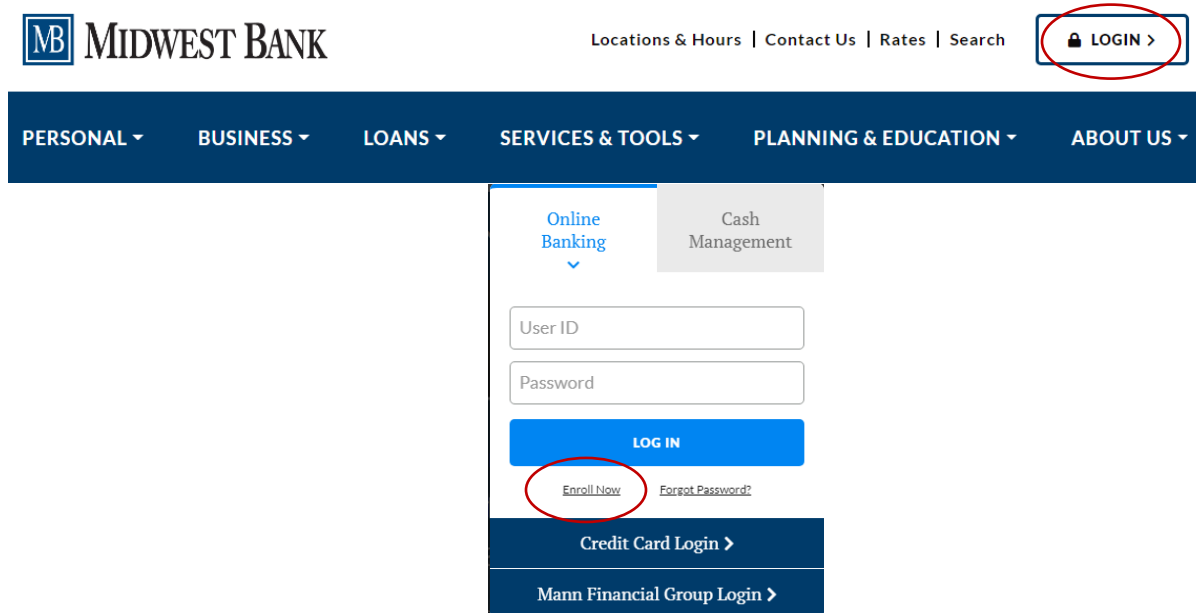


## Online Banking Frequently Asked Questions

---

### How do I enroll in Online Banking?

Becoming enrolled for Online Banking is an easy process! Find the Enroll link on our website [www.midwestbank.net](http://www.midwestbank.net). Click on the Enroll link and follow the prompts.



### What are the specifications for the new User ID and Password?

The User ID must be a minimum of 6 characters. The password must be between 10-17 characters and contain at least 1 number, 1 upper case letter, 1 lower case letter, and 1 special character.

### Will my password expire & how do I change my password?

You will be required to change your password at least once every 12 months. You can change the password at any time under **'Profile'**.

### Can my password get locked out?

Yes. After multiple failed login attempts between successful logins, your password will become locked. If your password becomes locked, you can use the **"Forgot Password"** link or you can contact the bank for assistance. The **"Forgot Password"** link will send a temporary password to your email address on file.

### **How do I change my User ID?**

If you wish to change your User ID, please contact the bank.

### **Can I change my security questions?**

Yes. The changes can be completed under **'Profile'**.

### **Can I view my account statements online?**

Yes. Once you have signed in to Online Banking, you can access your account statements by going to the Accounts Tab and selecting Documents. You will then have the option to select desired account.

### **How do I stop paper statements and only get electronic statements?**

1. Log into Online Banking
2. Click on **Profile**
3. Under **Electronic Statements**, click **Edit**
4. Select the eStatment radio button.
5. Read and Agree to the Terms and Conditions
6. Submit.

If for any reason you later wish to receive paper statements again (instead of eStatements) simply contact any Midwest Bank to discontinue eStatements.

### **How far back can I retrieve statements?**

You have access to up to seven years of statement

### **How can I locate past transactions?**

A list of your accounts will be displayed on your home page. Select the account you would like to research. Your last 18 months of transactions can be viewed. (3 months on the mobile app).

### **How do I add an account or remove the Bill Pay Option to/from my Online Banking?**

Please contact the bank to request the addition of an account or removal of Bill Pay.

### **Is there a charge for Bill Pay?**

No. Bill Pay is a free service. Fees may apply to overnight check deliveries.

### **Can I make my loan payment online?**

Yes. From **'Transfers'**, you can make a regular payment or specify a different amount. Regular payments satisfy interest first and apply any excess to principal.

### **Can I reverse a transfer that I have set up for today's date?**

A transfer for the current day cannot be reversed. To reverse a transfer an additional transfer can be made to offset the original request. Please contact the bank for further assistance.

### **Can I reverse a transfer that I have set up to occur in the future?**

Recurring or future dated transfers can be deleted within Online Banking. The transfers show up on the bottom of the transfer screen. You can select edit or delete.

### **How will I receive any Alerts that I have set up?**

Alerts are sent to the e-mail address or cell number used when the alert was created. Password reset alerts will be sent to the email address that you have on file at the bank.