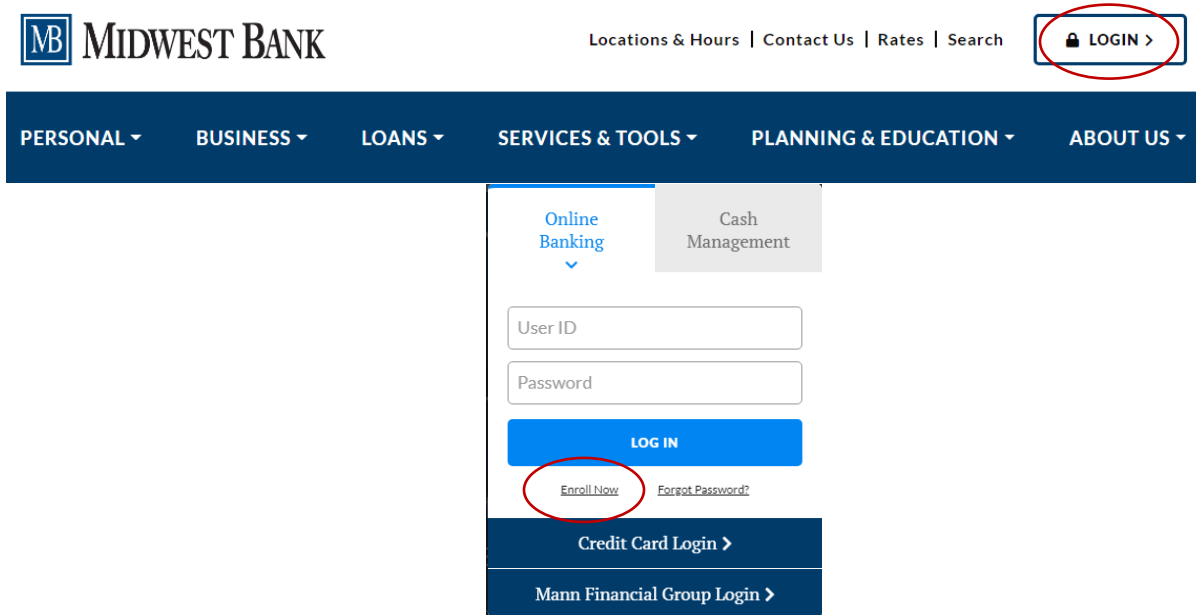


Online Banking Frequently Asked Questions

How do I get signed up for Online Banking?

Becoming enrolled for Online Banking is an easy process! Find the Enroll link on our website 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 9-17 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.

Can I change my security questions?

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

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 Basic Bill Pay?

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

Do online banking transactions affect Savings or Money Market account transaction limitations?

Yes. As required by law you are limited to a total of (6) monthly transfers or withdrawals from savings deposit accounts by check, debit card, or similar order payable to third parties. This includes online banking transfers.

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 do I change my User ID?

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

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.