



Thank you for banking with Midwest Bank. We continue to look for ways to enhance the products and services we offer. We are excited to announce some changes coming your way!

Cash Management Enhancements:

Cash Management will have a vibrant new look with streamlined functionality starting July 10, 2019. All scheduled items will continue to process as scheduled and all of your previously created details will be retained. Below is an overview of a few changes.

How does this affect my business?

- ✓ The **Management Tools** menu will now be split into two menus:
 - Payments & Transfers
 - Checks & Deposits
- ✓ The **Payments & Transfers** menu will include:
 - Internal Transfers
 - ACH Manager
 - Wire Manager
 - Bill Pay
- ✓ The **Checks & Deposits** menu will include:
 - Positive Pay
- ✓ **ACH Manager** has a new look with a more user friendly experience.

What do I need to do?

- Update any Favorites or Bookmarks. To ensure you are going to the correct link please use the links on our website. www.midwestbank.net.
- Go to www.midwestbank.net and review the **Enhancement Notification** and **Cash Management User Guide**.
 - *The **Enhancement Notification** and **Cash Management User Guide** can be found on our website at www.midwestbank.net by following the **Coming Soon banner** on our homepage.*

We appreciate your business and thank you for giving us the opportunity to serve you.

If you have any questions or need assistance, please contact any of our Midwest Bank locations.

BARNESVILLE
Ph.: 218-354-2704

CALLAWAY
Ph.: 218-375-4501

DALTON
Ph.: 218-589-8701

DETROIT LAKES
Ph.: 218-847-4771

DETROIT LAKES (WALMART)
Ph.: 218-847-9700

PARKERS PRAIRIE
Ph.: 218-338-6054

WAUBUN
Ph.: 218-473-2191

Home Page View

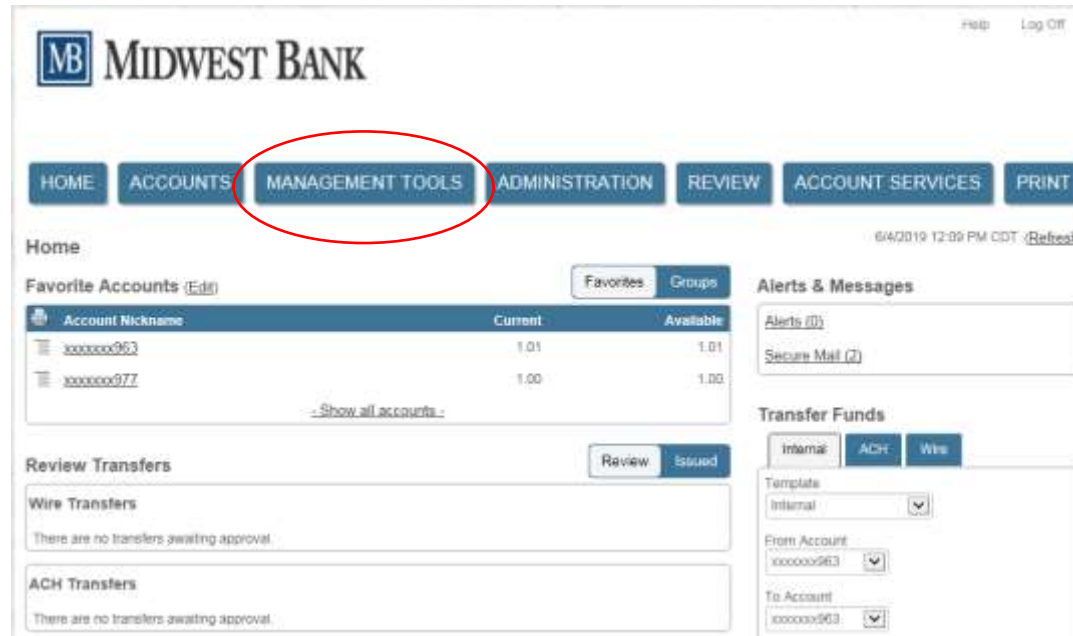
Management Tools will split into two menus:

Payments & Transfers will include:

- Internal Transfers
- ACH Manager
- Wire Manager
- Bill Pay

Checks & Deposits will include:

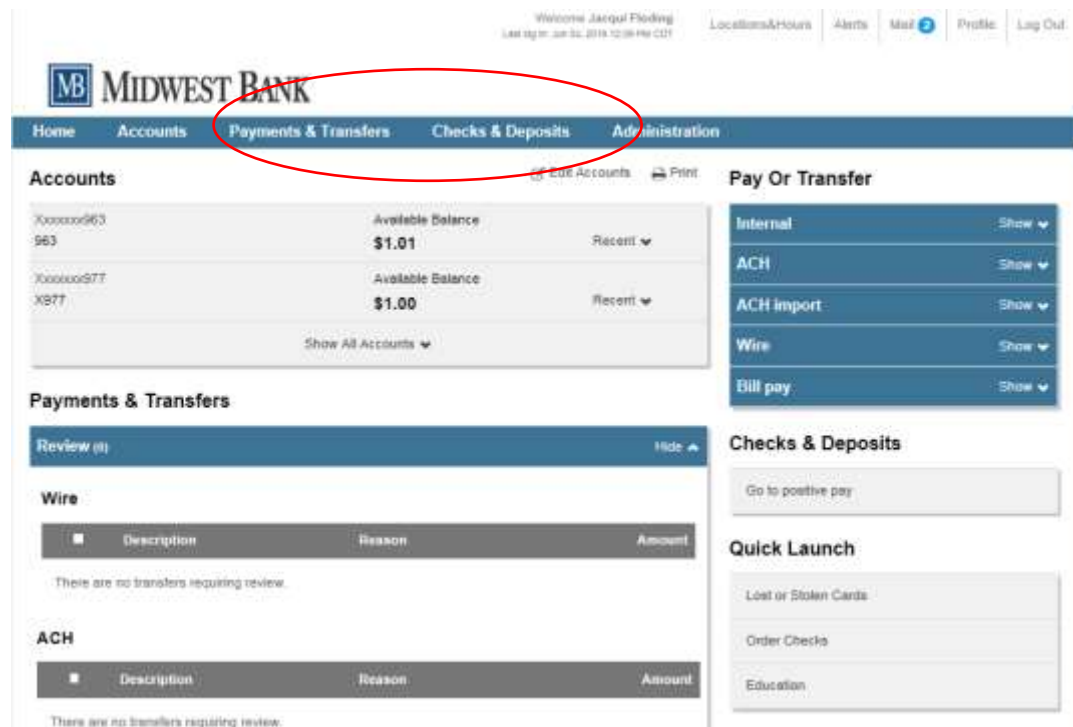
- Positive Pay



The screenshot shows the Midwest Bank Home Page before updates. The navigation menu at the top includes HOME, ACCOUNTS, MANAGEMENT TOOLS (circled in red), ADMINISTRATION, REVIEW, ACCOUNT SERVICES, and PRINT. The page content is organized into several sections: Home, Favorite Accounts (with a table of account nicknames, current, and available balances), Alerts & Messages, Review Transfers (Wire and ACH), and Transfer Funds (Internal, ACH, Wire).

Account Nickname	Current	Available
XXXXXXXX963	1.01	1.01
XXXXXXXX977	1.00	1.00

Before Updates



The screenshot shows the Midwest Bank Home Page after updates. The navigation menu at the top includes Home, Accounts, Payments & Transfers (circled in red), Checks & Deposits, and Administration. The page content is reorganized into: Accounts (table of available balances), Pay Or Transfer (Internal, ACH, ACH import, Wire, Bill pay), Payments & Transfers (Wire, ACH), Checks & Deposits (Go to positive pay), and Quick Launch (Lost or Stolen Cards, Order Checks, Education).

Account Nickname	Available Balance	Recent
XXXXXXXX963	\$1.01	Recent
XXXXXXXX977	\$1.00	Recent

After Updates

Account Detail View

Account Details now show without clicking for them.

Details Documents

XXXXXXXX963

01/2/2019 12:14 PM CDT (Refresh)

Account Information

Summary Details

Switch Accounts

Balance

Previous Day Transactions (-1.00/+1.00):	.00
Current Balance:	1.01
Pending Transactions (-1.00/+1.00):	.00
Available Balance:	1.01

XXXXXXXX963
GO TO ACCOUNT

Transactions

Date	Description	Debit	Credit	Balance
06/04/2019	Memo Post WID 0 0 TO VERIFY AMS HISTORY INTERNET BAN (Pending)	1.00		1.01
06/04/2019	Memo Post Dep 0 0 TO VERIFY AMS HISTORY INTERNET BAN (Pending)		1.00	2.01

Search Transactions

Date Range *
All transactions
Transaction Type *
All

XXXXXXXX963 - 963

Details Documents Download

Account Information

Print

Balance

Previous Day Transactions (-\$1.00 / +\$1.00)	\$0.00
Current Balance:	\$1.01
Pending Transactions (-\$1.00 / +\$1.00)	\$0.00
Available Balance:	\$1.01
Total Funds Available:	\$1.01

Activity

Last Deposit (Jun 03, 2019)	\$1.00
Last Check (Jun 03, 2019)	\$1.00
Last Overdrawn	Oct 29, 2015
Interest	
Current Accrued Interest	\$0.00
Last Interest Payment	\$0.00
Interest Paid 2019	\$1.00
Interest Paid 2018	\$0.00

Transactions

Pending Posted

Date	Description	Debit	Credit	Balance
Jun 04, 2019	Memo Post WID 0 0 TO VERIFY AMS HISTORY INTERNET BAN	1.00		1.01
Jun 04, 2019	Memo Post Dep 0 0 TO VERIFY AMS HISTORY INTERNET BAN		1.00	2.01
Jun 03, 2019	Transfer Withdrawal TO VERIFY AMS HISTORY INTERNET BAN	1.00		1.01

Search Transactions

Activity *
All transactions
Type *
All
Amount

Before Updates

After Updates

Transaction History View

Enjoy the new look & feel to the Transaction History view.

Transactions Show 50

Date	Description	Debit	Credit	Balance
06/04/2019	Memo Post W/D 0 0 TO VERIFY AMS HISTORY INTERNET BAN (Pending)	1.00		1.01
06/04/2019	Memo Post Dep 0 0 TO VERIFY AMS HISTORY INTERNET BAN (Pending)		1.00	2.01
06/03/2019	Transfer Withdrawal TO VERIFY AMS HISTORY INTERNET BANKING	1.00		1.01
06/03/2019	Transfer Deposit TO VERIFY AMS HISTORY INTERNET BANKING		1.00	2.01
05/31/2019	Transfer Withdrawal TO VERIFY AMS HISTORY INTERNET BANKING	1.00		1.01
05/31/2019	Transfer Deposit TO VERIFY AMS HISTORY INTERNET BANKING		1.00	2.01
05/30/2019	Transfer Withdrawal TO VERIFY AMS HISTORY INTERNET BANKING	1.00		1.01
05/30/2019	Transfer Deposit TO VERIFY AMS HISTORY INTERNET BANKING		1.00	2.01
05/29/2019	Transfer Withdrawal TO VERIFY AMS HISTORY INTERNET BANKING	1.00		1.01
05/29/2019	Transfer Deposit TO VERIFY AMS HISTORY INTERNET BANKING		1.00	2.01
05/28/2019	Transfer Withdrawal TO VERIFY AMS HISTORY INTERNET BANKING	1.00		1.01
05/28/2019	Transfer Deposit TO VERIFY AMS HISTORY INTERNET BANKING		1.00	2.01
05/24/2019	Transfer Withdrawal TO VERIFY AMS HISTORY INTERNET BANKING	1.00		1.01
05/24/2019	Transfer Deposit TO VERIFY AMS HISTORY INTERNET BANKING		1.00	2.01

Search Transactions

Date Range *
All transactions

Transaction Type *
All

Amount or Range
[]

Transaction Number or Range
[]

* Indicates required field

VIEW TRANSACTIONS

EXPORT AS CSV
Change export format

Transaction Archive
Launch Archive

Check Image Viewer
Check Number
[]

VIEW IMAGE

Before Updates

Transactions Print

Pending Posted

Date	Description	Debit	Credit	Balance
Jun 04, 2019	Memo Post W/D 0 0 TO VERIFY AMS HISTORY INTERNET BAN	1.00		1.01
Jun 04, 2019	Memo Post Dep 0 0 TO VERIFY AMS HISTORY INTERNET BAN		1.00	2.01
Jun 03, 2019	Transfer Withdrawal TO VERIFY AMS HISTORY INTERNET BANKING	1.00		1.01
Jun 03, 2019	Transfer Deposit TO VERIFY AMS HISTORY INTERNET BANKING		1.00	2.01
May 31, 2019	Transfer Withdrawal TO VERIFY AMS HISTORY INTERNET BANKING	1.00		1.01
May 31, 2019	Transfer Deposit TO VERIFY AMS HISTORY INTERNET BANKING		1.00	2.01
May 30, 2019	Transfer Withdrawal TO VERIFY AMS HISTORY INTERNET BANKING	1.00		1.01
May 30, 2019	Transfer Deposit TO VERIFY AMS HISTORY INTERNET BANKING		1.00	2.01
May 29, 2019	Transfer Withdrawal TO VERIFY AMS HISTORY INTERNET BANKING	1.00		1.01
May 29, 2019	Transfer Deposit TO VERIFY AMS HISTORY INTERNET BANKING		1.00	2.01
May 28, 2019	Transfer Withdrawal TO VERIFY AMS HISTORY INTERNET BANKING	1.00		1.01
May 28, 2019	Transfer Deposit TO VERIFY AMS HISTORY INTERNET BANKING		1.00	2.01
May 24, 2019	Transfer Withdrawal TO VERIFY AMS HISTORY INTERNET BANKING	1.00		1.01

Search Transactions

Activity *
All transactions

Type *
All

Amount
[]
Example: 40 or 10-20-30-20

Check Number
[]
Example: 101 or 101-120

* Indicates required field

Search **Clear Search**

Check Image Viewer

Check Number *
[]
Example: 101

* Indicates required field

View Image

After Updates

Management Tools

Looking for items under Management tools?

Internal Transfers, ACH, Wire, and Bill Pay will be under **Payments & Transfers**.



Home Log Off

HOME ACCOUNTS **MANAGEMENT TOOLS** ADMINISTRATION REVIEW ACCOUNT SERVICES PRINT

Details Documents **Funds Management Positive Pay**

- ACH Manager
- Wire Manager
- Transfer List
- Transfers Issued
- Bill Payments
- Wire Confirmations
- Add Issued Items
- Issued Items
- Review Exception Items
- File Import
- Import Templates

xxxxxxx963

Account Information

Balance

Previous Day Transactions (-1.00)+1.00	.00
Current Balance:	1.01
Pending Transactions (-1.00)+1.00:	.00
Available Balance:	1.01

Transactions

Date	Description	Debit	Credit	Balance
06/04/2019	Memo Post W&D 0.0 TO VERIFY AMS HISTORY	1.00		1.01

Switch Accounts

xxxxxxx963

GO TO ACCOUNT

Search Transactions

Date Range *

All transactions

Before Updates



Home Accounts **Payments & Transfers** Checks & Deposits Administration

Payments & Transfers

Internal **ACH** Wire Bill Pay

Create A Transfer

Complete the following to transfer funds between accounts at this institution.

From Account * Available balance: \$1.21

To Account * Available balance: \$1.00

Date * Repeat... Last available date is Jul 02, 2019

Amount *

* Indicates required field

After Updates

Internal Transfer

Internal Transfers will be simplified and easy to use.

The screenshot shows the Midwest Bank website interface. At the top right, there are links for "Help" and "Log Off". Below the "MIDWEST BANK" logo is a navigation bar with buttons for "HOME", "ACCOUNTS", "MANAGEMENT TOOLS", "ADMINISTRATION", "REVIEW", "ACCOUNT SERVICES", and "PRINT". Below the navigation bar, the text "Find Transfer List as of 06/04/2019 12:22 PM CDT" is displayed. A table titled "Internal" is shown with the following content:

Transfer Description	From Account
Internal	

Before Updates

The screenshot shows the Midwest Bank website interface for creating a transfer. At the top, there is a navigation bar with links for "Home", "Accounts", "Payments & Transfers", "Checks & Deposits", and "Administration". Below the navigation bar, the "Payments & Transfers" section is active, with sub-links for "Internal", "ACH", "Wire", and "Bill Pay". The "Create A Transfer" section is titled "Create A Transfer" and includes the instruction: "Complete the following to transfer funds between accounts at this institution." The form fields are:

- From Account ***: A dropdown menu showing "xxxxxxxx563 963" with an available balance of "\$1.01".
- To Account ***: A dropdown menu showing "xxxxxxxx977 x877" with an available balance of "\$1.00".
- Date ***: A date selector showing "6/4/2019" with a "Repeat..." checkbox and a note "Last available date is Jul 01, 2019".
- Amount ***: An empty text input field.

Below the form fields, there is a note: "* Indicates required field" and a "Preview Transfer" button. At the bottom, there is a section titled "Issued Transfers" with a table header: "From To Amount Date Frequency Status". Below the header, it states "There are no issued transfers."

After Updates

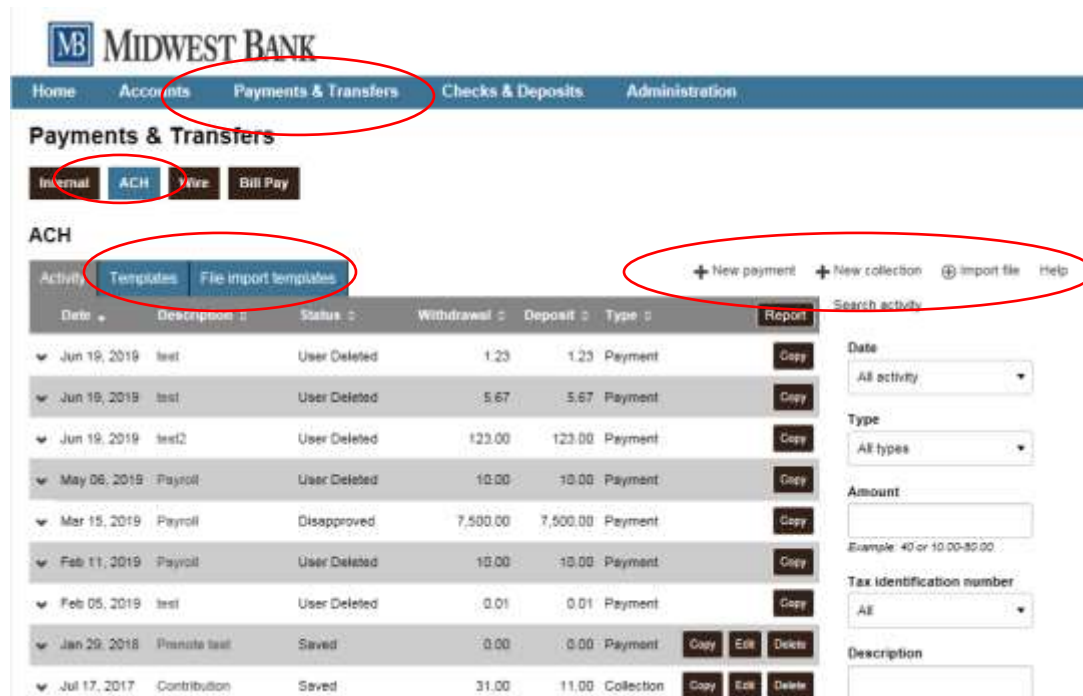
ACH Manager

ACH Manager will have a more modern look and streamlined flow.

The functionality will stay the same but many of the options have changed location.



Before Updates



After Updates

ACH Manager New ACH Transfer

Want to create a New ACH Transfer?

Simply select your desired option:

- New payment
- New collection
- Import file
- Copy
- Templates
- File import templates

A screenshot of a web application dialog box titled "Select External Transfer Criteria". It contains a list of radio button options for creating or managing ACH transfers. The "New ACH Transfer" option is selected. Other options include "Import ACH Transfer", "Change ACH Transfer", "New ACH Transfer Using Existing Transfer", "Delete ACH Transfer", "Reverse ACH Transfer", "ACH Transfer Template", and "ACH File Import Template". Under "Import ACH Transfer", there are sub-options for "NACHA" and "Non-NACHA". A "Submit" button is at the bottom.

A screenshot of the Midwest Bank website's "Payments & Transfers" section. The "ACH" tab is selected and circled in red. Below the navigation tabs, there are buttons for "+ New payment", "+ New collection", "Import file", and "Help", which are also circled in red. A table of ACH activity is displayed with columns for Date, Description, Status, Withdrawal, Deposit, and Type. Each row has a "Report" button, and some rows have "Copy", "Edit", and "Delete" buttons. A search and filter sidebar is visible on the right.

Date	Description	Status	Withdrawal	Deposit	Type	Report
Jun 19, 2019	test	User Deleted	1.23	1.23	Payment	Copy
Jun 19, 2019	test	User Deleted	5.67	5.67	Payment	Copy
Jun 19, 2019	test2	User Deleted	123.00	123.00	Payment	Copy
May 06, 2019	Payroll	User Deleted	10.00	10.00	Payment	Copy
Mar 15, 2019	Payroll	Disapproved	7,500.00	7,500.00	Payment	Copy
Feb 11, 2019	Payroll	User Deleted	10.00	10.00	Payment	Copy
Feb 05, 2019	test	User Deleted	0.01	0.01	Payment	Copy
Jan 29, 2018	Prerote test	Saved	0.00	0.00	Payment	Copy Edit Delete
Jul 17, 2017	Contribution	Saved	31.00	11.00	Collection	Copy Edit Delete

Before Updates

After Updates

New ACH Transfer View

The ACH transfer screens now have a more modern look and streamlined flow.

The **Hold** and **Pay** section has been updated.

When you are ready to send your transfer to the bank for processing, you will click on **Complete ACH** instead of **Process**.

This screenshot shows the old ACH transfer form. It has a cluttered layout with multiple sections. The top section includes fields for 'Name ACH - Payment - Payroll (PPD)', 'Description', 'Effective Date', 'Total Credit Amount', 'Total Debit Amount', and 'Transfer Type'. Below this is a 'Transfer From' section with dropdown menus for 'HOLD' and 'ACCOUNT'. The bottom section is a table for 'Transfer To' with columns for 'HOLD', 'Employee Name', 'Employee ID', 'Account Number', 'Account Type', 'A/R Number', 'Amount', and 'Prenote'. The interface is dated and lacks modern design elements.

This screenshot shows the new ACH transfer form interface. It features a clean, modern design with a clear navigation bar at the top. The main content area is titled 'New ACH' and includes sections for 'Pay from' and 'Pay to'. The 'Pay from' section has a 'Payroll' dropdown and a 'Bank of account' dropdown. The 'Pay to' section has a table with columns for 'Payroll', 'Name', 'Identification', 'Routing transit', 'Account number', 'Account type', 'Amount', and 'Prenote'. The interface is streamlined and easy to use.

Before Updates

After Updates

ACH Import View

The ACH Import screens now have a more modern look.

This screenshot shows the 'Step 1 - File Selection' screen from the previous version of the software. The interface is dated, with a dark header bar containing 'ACH Import' and '1 - File Selection'. The form fields are arranged in a simple, somewhat cluttered layout. The fields include: 'File Location' with a text input and a 'Browse...' button; 'Template' with a dropdown menu showing 'Import without using Template'; 'Tax Identification Number' with a dropdown menu showing 'MWB Test Custom[xxxxx9874]'; and 'Transfer Type' with a dropdown menu showing '(None)'. 'Next' and 'Cancel' buttons are located at the bottom right.

This screenshot shows the updated ACH Import screen within the Midwest Bank web portal. The interface is modern and clean, featuring the Midwest Bank logo and a navigation menu with 'Home', 'Accounts', 'Payments & Transfers', 'Checks & Deposits', and 'Administration'. The 'Payments & Transfers' section is active, with sub-tabs for 'Internal', 'ACH', 'Wire', and 'Bill Pay'. The 'ACH' section is selected, and the 'File import templates' sub-tab is active. The form is titled 'Import file' and includes a 'Print Help' link. The form fields are: 'Import type' with radio buttons for 'NACHA' (selected) and 'Non-NACHA'; 'File location' with a text input and 'Browse...' button; 'Template' with a dropdown menu showing 'Import without using template'; 'Tax identification number' with a dropdown menu showing 'Select a company'; and 'Type' with a dropdown menu showing 'Payroll - PPD'. 'Continue' and 'Cancel' buttons are at the bottom.

Before Updates

After Updates

Wire Manager View

Wire Manager can be found under **Payments & Transfers**.

Once you select Wire the same screens you have today will display without changes

This screenshot shows a web form titled "Select Wire Transfer Criteria". On the left, there are five radio button options: "Impure Wire Transfer", "Change Wire Transfer", "Delete Wire Transfer", "Merge Wire Transfer", and "Wire Transfer Template". On the right, there are several input fields: "Transfer Type", "Transfer Description", "Date Range" (with "From" and "To" sub-fields), "Amount Range", "Chart Name", "Reference Number", and "Wire Number". A "Submit" button is located at the bottom center of the form.

This screenshot shows the updated "Wire Manager View" interface. At the top is the "MIDWEST BANK" logo. Below it is a navigation menu with "Home", "Accounts", "Payments & Transfers", "Checks & Deposits", and "Administration". Under "Payments & Transfers", there are four buttons: "Internal", "ACH", "Wire", and "Bill Pay". The "Wire" button is highlighted. Below this is a section titled "Wire" containing the same "Select Wire Transfer Criteria" form as seen in the previous screenshot, but now integrated into a larger, more structured layout.

Before Updates

After Updates

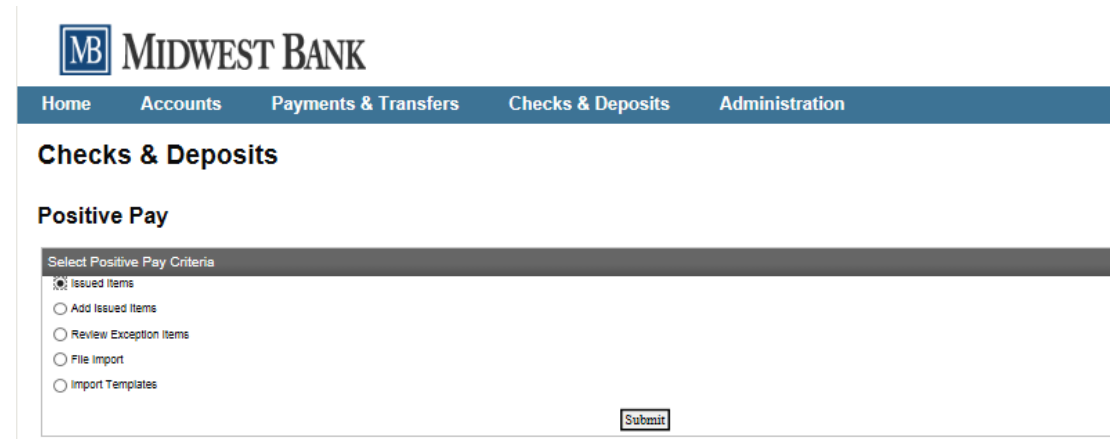
Positive Pay View

Positive Pay can be found under **Check & Deposits.**

Once you select Positive Pay, the same screens you have today will display without changes



A screenshot of a web form titled "Select Positive Pay Criteria". The form contains four radio button options: "Add Issued Items", "Review Exception Items", "File Import", and "Import Templates". A "Submit" button is located at the bottom right of the form.



A screenshot of the Midwest Bank website. The header includes the Midwest Bank logo and a navigation menu with links for Home, Accounts, Payments & Transfers, Checks & Deposits, and Administration. Below the navigation is a "Checks & Deposits" section with a "Positive Pay" sub-section. The "Positive Pay" sub-section contains the same "Select Positive Pay Criteria" form as shown in the previous screenshot, including the four radio button options and the "Submit" button.

Before Updates

After Updates