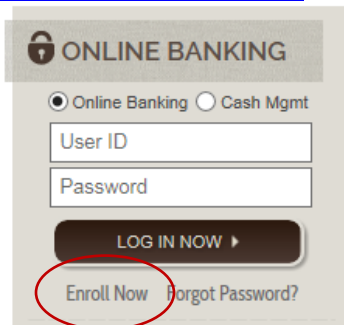


## Online Banking Frequently Asked Questions

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### 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](http://www.midwestbank.net). Click on the Enroll link and follow the prompts.



The screenshot shows a web interface for online banking. At the top, there is a header with a lock icon and the text 'ONLINE BANKING'. Below this, there are two radio buttons: 'Online Banking' (which is selected) and 'Cash Mgmt'. Underneath are two input fields: 'User ID' and 'Password'. A dark button labeled 'LOG IN NOW' with a right-pointing arrow is positioned below the input fields. At the bottom of the form, there are two links: 'Enroll Now' and 'Forgot Password?'. The 'Enroll Now' link is circled in red.

### 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.