

Personal Online Banking
User Guide.

Bank Midwest



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Getting Started

Welcome to Online Banking with Bank Midwest! Whether at home or at the office using a computer, mobile phone or tablet, we strive to make your Online Banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us at 888.902.5662.



Note: If you enter an incorrect password too many times, your account will be temporarily locked. Contact us at 888.902.5662 for assistance. If you've locked yourself out of your application with too many incorrect password attempts, you can also use the steps in the "Resetting a Forgotten Password" section below to reset your password.

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Getting Started

User Enrollment

New User

If you're new to Online Banking with Bank Midwest, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking from anywhere!

1. On a desktop computer, type bankmidwest.com. Click the Login button and open the Personal Banking site. On a mobile device, download our free Bank Midwest banking app from the Apple App Store or Google Play.
2. Click the "New User? Register Here" link.
3. Review the Online Banking Services Agreement on the Disclaimer page, and click the **Accept** button to agree to the terms and conditions.
4. Fill out the Customer Verification Form with the required information, and click the **Verify** button.



Note: The details you provide are verified by comparing them to your contact information in our system. If the information does not match, contact us at 888.902.5662 to update your profile.

5. Create your username and click the **Continue** button.
6. Create a new password based on our password requirements, and click the **Submit** button when you are finished.



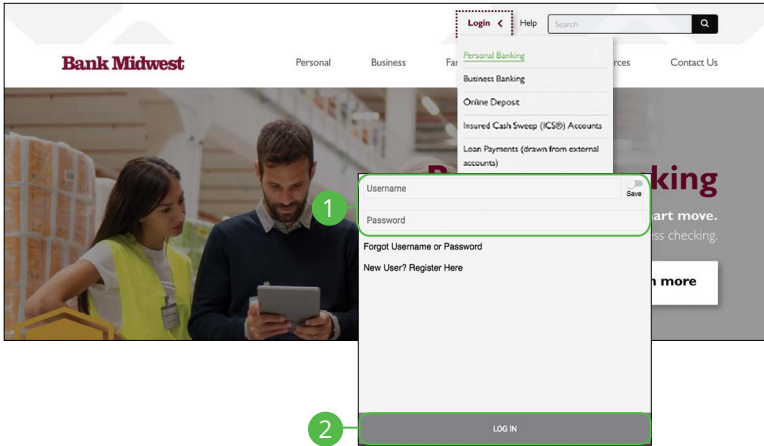
Note: The one-time verification code will expire within 15 minutes and will be used for first-time login as well as any time the user logs in to a new device.

Getting Started

Logging In After Enrollment

After your first-time enrollment, logging in is easy and only requires your login ID and password.

Desktop

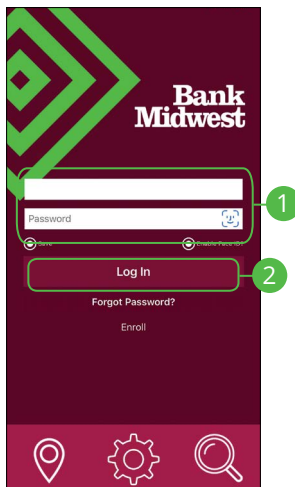


1. After registering and/or creating your new password, enter your Username and Password.
2. Click the **Log In** button.



Note: If you enter an incorrect password too many times, your account will be temporarily locked. Contact us at 888.902.5662 for assistance. If you've locked yourself out of your application with too many incorrect password attempts, you can also use the steps in the "Resetting a Forgotten Password" section below to reset your password.

Mobile




1. Enter your Username and Password.
2. Click the **Log In** button.



Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 888.902.5662 for assistance. If you've locked yourself out of your application with too many incorrect password attempts, you can also use the steps in the "Resetting a Forgotten Password" section below to reset your password.

Logging Off

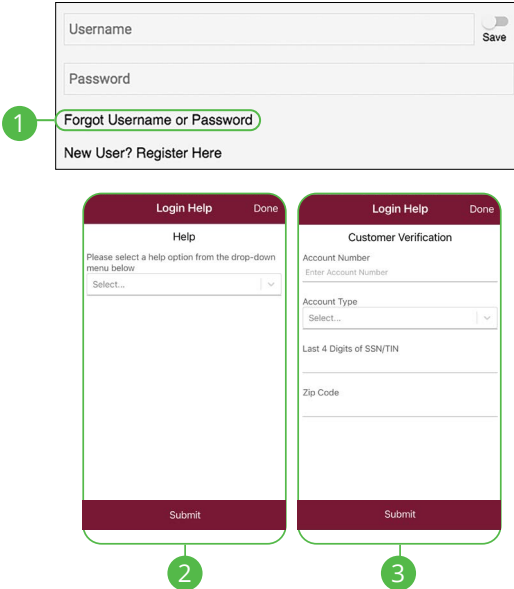
For your security, you should always log off when you finish your Online Banking session. You may also be logged out due to inactivity.

1. In the  at the top right corner of the page, click the **Log Out** button.

Getting Started

Retrieve a Forgotten Username

If you happen to forget your username, you can easily retrieve it from the Bank Midwest Login screen—no need to call us!

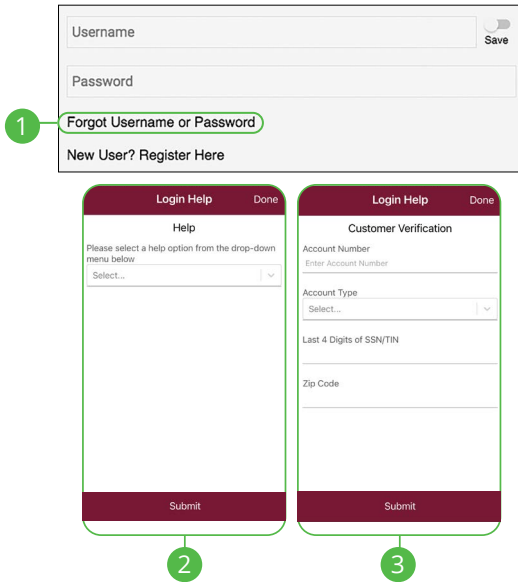


1. Click the “Forgot Username or Password” link.
2. Select “Forgot Username” using the drop-down and click the **Submit** button.
3. Fill out the Customer Verification Form with the required information, and click the **Submit** button.
4. Your username will then appear. Click the **Continue** button.

Getting Started

Resetting a Forgotten Password

If you happen to forget your password, you can easily reestablish a new one from the Bank Midwest Login screen—no need to call us!



1. Click the “Forgot Username or Password” link.
2. Select “Forgot or Reset Password” using the drop-down and click the **Submit** button.
3. Fill out the Customer Verification Form with the required information and click the **Submit** button.
4. Create a new password based on our password requirements and click the **Submit** button when you are finished.



Note: If you lock yourself out with too many invalid login attempts, you can reset your password after completing the required verification steps. You will not be able to change your password if your account has been locked by Bank Midwest. Please contact Bank Midwest at 888.902.5662 during business hours for information about why your account was locked.


Accounts Page

Accounts Page Overview

After logging in, you are taken directly to the Accounts page. All your accounts are listed in cards above your transaction history. Here you can view account balances, summaries and more!

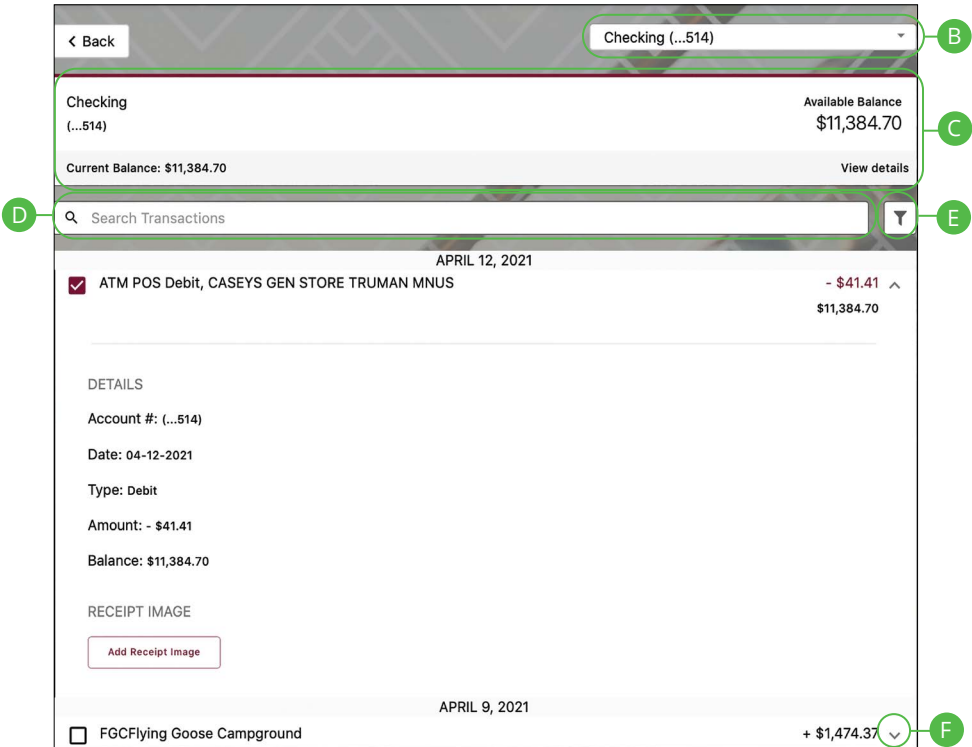
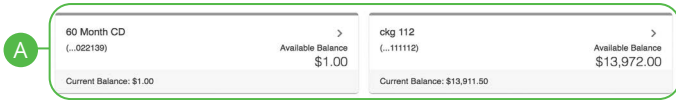
Desktop



The screenshot shows the Bank Midwest Accounts Page. On the left is a sidebar menu (A) with sections: ACCOUNT INFO (My Accounts, Account Reporting, Statements, RoboSave), MONEY MOVEMENT (Transfers, Loan Payments, Payments), and OTHER (Manage Cards, Secure Messaging, Stop Check Payment, Check Reorder, Open Personal Bank Account, Apply for a Home Loan). The main content area (B) has a search bar (D) and two account tiles: Checking (Available Balance \$12.93, Current Balance \$12.93) and Savings (Available Balance \$21.99, Current Balance \$21.99). A 'View All Accounts' button is at the bottom right of the tiles. In the top right corner, there is a user profile icon with a dropdown arrow (C). The top of the page shows the Bank Midwest logo and 'My Accounts' text.

- A. The sidebar menu appears in every view on the left side of the screen. You can navigate to Online Banking features by clicking on the name of the feature.
- B. Your Bank Midwest accounts are displayed in an account tile with their balances. When you click an account tile, you will be taken to a list of recent transactions.
- C. The  icon located in the top right corner of the page allows you to access account settings, locations, contact details, social buttons, alerts and more.
- D. You can use the search bar to search your accounts using keywords.

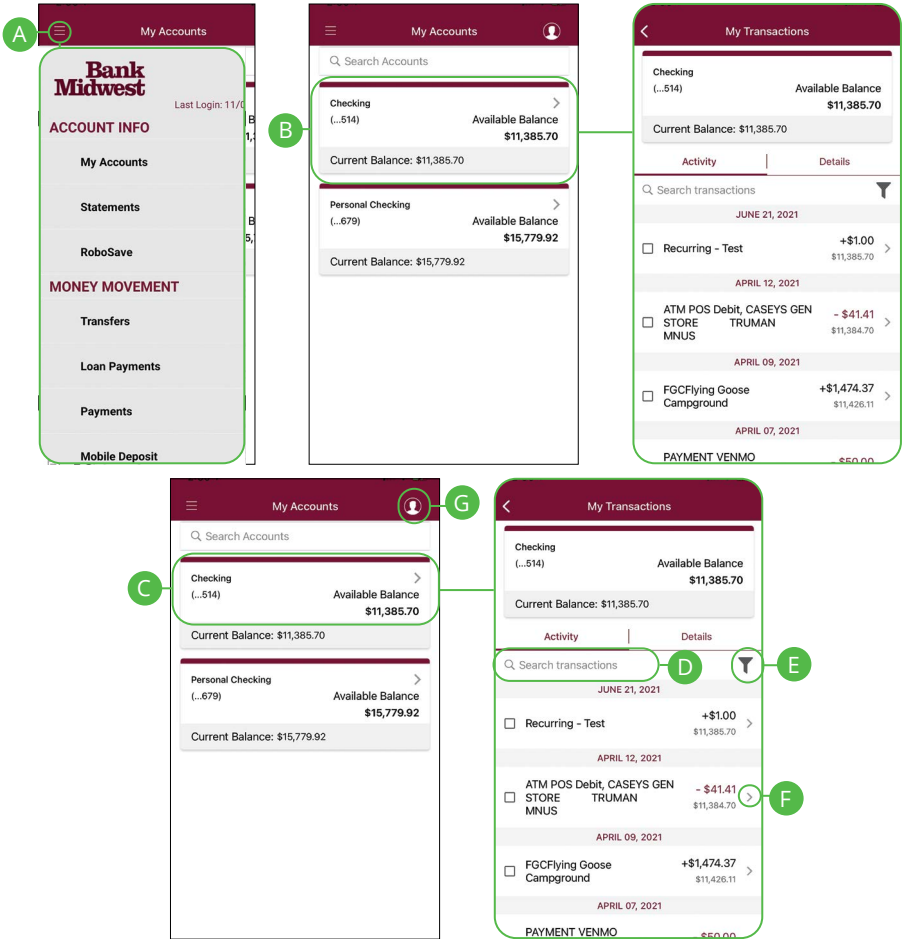
Desktop Account Details

Selecting a Bank Midwest account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances, so you stay organized and on top of your finances.







- A. On the Home page, you can click on an account name to view the Account Details screen.
- B. Use the drop-down to view transactions for a different account.
- C. The current and available balances of that account are displayed at the top of the page. **Current Balance** (also known as Ledger Balance) is your beginning of day balance. The **Available Balance** is the beginning of the day balance plus or minus any of that day's credits or debits. Click on the "View details" link for additional details.
- D. Use the search bar to search transactions using keywords.
- E. Transactions can be filtered by amount, date or type. Click the  icon for more options.
- F. You can expand or collapse the view of each transaction by clicking the  icon.

Mobile



Note: The letters correspond to several available features on the Transactions page.

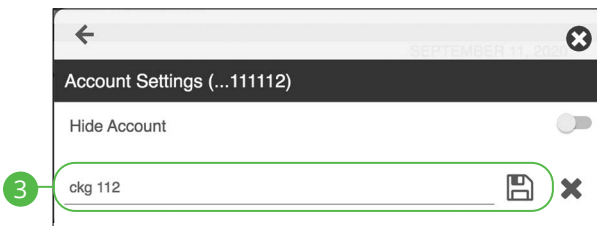
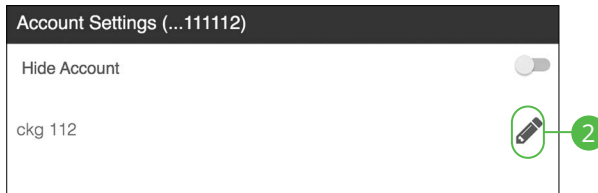
- A.** The  icon displays the sidebar menu. You can navigate to Mobile Banking features by selecting the name of the feature.
- B.** Your Bank Midwest accounts are displayed in an account tile with their balances. Click on an account tile to show details about an account such as balances, interest rates (if applicable), and due dates (if applicable).
- C.** When you click on the account tile, the transactions for that account are displayed.
- D.** Use the search bar to search transactions using keywords.
- E.** The  icon allows you to filter your search.
- F.** You can expand or collapse the view of each transaction by clicking the  icon.
- G.** The  icon located in the top right corner of the screen allows you to access account preferences, update your contact information, setup and manage alerts, and more.


Accounts Page



Desktop Account Preferences

Personalize your accounts and how they appear in Online Banking. Here you can change your account names and organize them however you like to suit your needs.

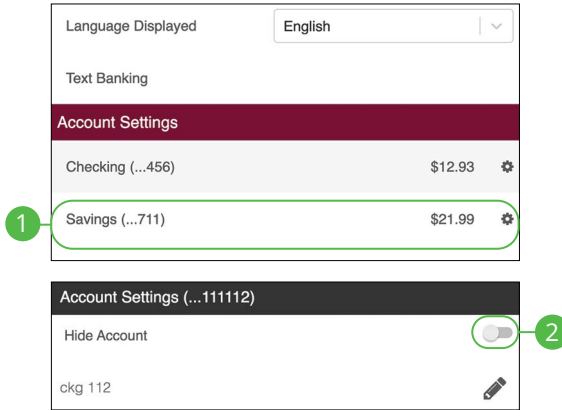
Edit Nickname




In the  menu at the top right corner of the page, click **Settings**.

1. Under **Account Settings**, select the account you wish to nickname.
2. Click the  icon to edit an account name.
3. Enter a new name and click the  icon to save your settings.

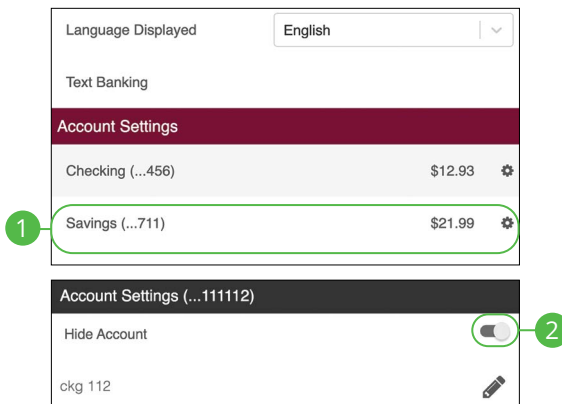
Hide Account




In the  menu at the top right corner of the page, click **Settings**.

1. Under **Account Settings**, select the account you wish to hide.
2. Toggle the hide account switch to the right.

Unhide Account



In the  menu at the top right corner of the page, click **Settings**.

1. Under **Account Settings**, select the account you wish to unhide.
2. Toggle the hide account switch to the left.

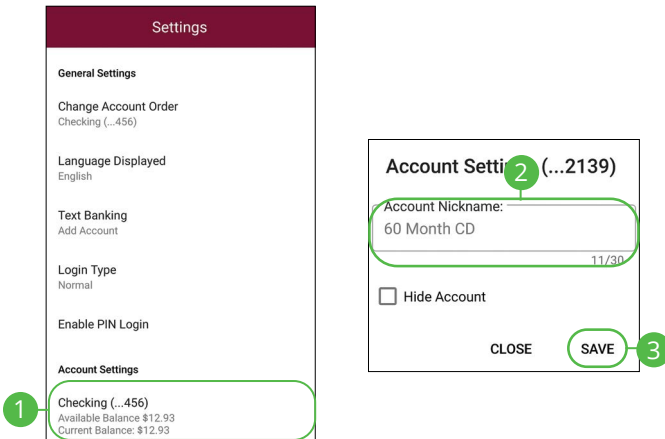
Accounts Page


Mobile Account Preferences



Note: The screens shown are from an Android device. Your experience may be slightly different on an Apple iPhone.

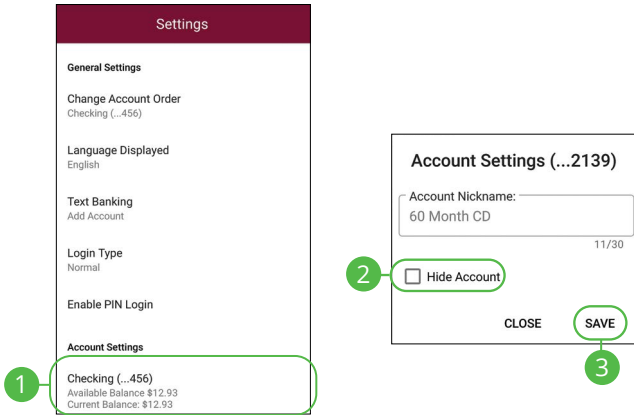
Edit Nickname




In the  drop-down at the top right corner of the screen, click **Settings**.

1. Click the account you would like to nickname.
2. Enter the new nickname.
3. Click the **Save** button when you are finished.

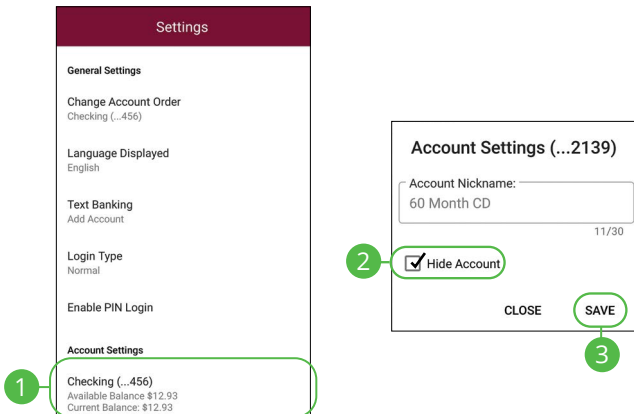
Hide Account




In the  drop-down at the top right corner of the screen, click **Settings**.

1. Click the account you would like to hide.
2. Check the box next to “Hide Account.”
3. Click the **Save** button when you are finished.

Unhide Account



In the  drop-down at the top right corner of the screen, click **Settings**.

1. Click the account you would like to unhide.
2. Uncheck the box next to “Hide Account.”
3. Click the **Save** button when you are finished.

Accounts Page

Viewing a Transaction Image

Need a copy of a check that has cleared your account? You can view copies of checks through mobile banking with Bank Midwest.

Desktop

1

60 Month CD (...022139)	>	ckg 112 (...111112)	>
Available Balance \$1.00		Available Balance \$13,972.00	
Current Balance: \$1.00		Current Balance: \$13,911.50	

2

POSTED

Deposit Deposit + \$3.00 ^
Credit: 10/24/2022

DETAILS

Account #: (...456)

Date: 10/24/2022

Type: Credit

Amount: \$3.00

Balance: \$12.93

RECEIPT IMAGE

IMAGE

Deposit - 101

Transaction Type: ScanItems	Item Type: Deposit	DIR: 10030003HBS	10/24/2022	11:53 AM
Institution ID: 003804103	Branch Name: 100 - New Utm Branch	Date/Time: 10/24/2022	Branch ID: 1	Transaction#: 8
Formal: 9/29	Employee: 101 - Jessica Janni	Workstation: TL-RL-06	Sequence#: 1	

AUXILIARY	ACCOUNT	TO	AMOUNT
4	35100	000000000456	101 \$3.00




Front Image | Back Image Print

[View Transaction Images](#)

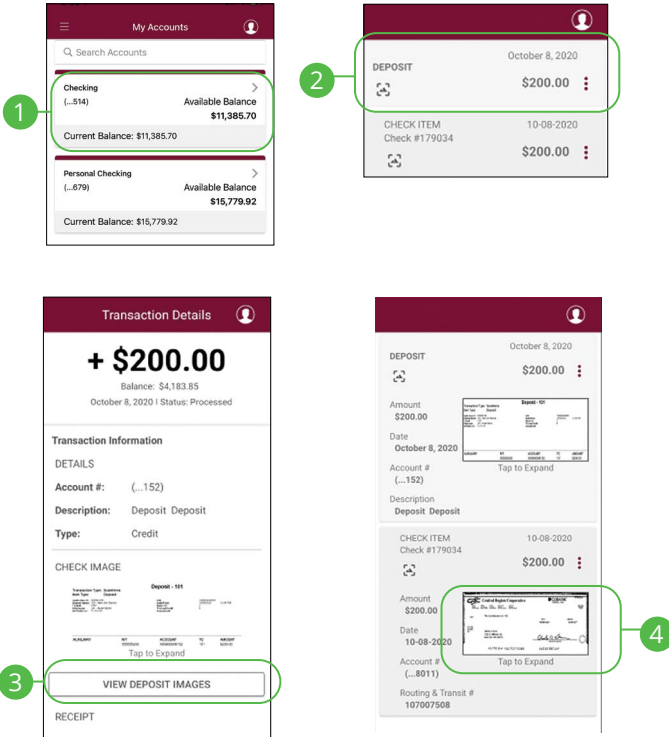
Withdrawal - \$3.00 v
Debit: 10/24/2022

3



In the **Sidebar Menu**, click **My Accounts**.

1. Click on an account.
2. Scroll through the list of transactions and look for the  icon. The  icon indicates that there is a transaction image to view.
3. Click the  icon to expand the transaction.
4. Click on the "Front Image or Back Image" links to view the opposite side of the check.

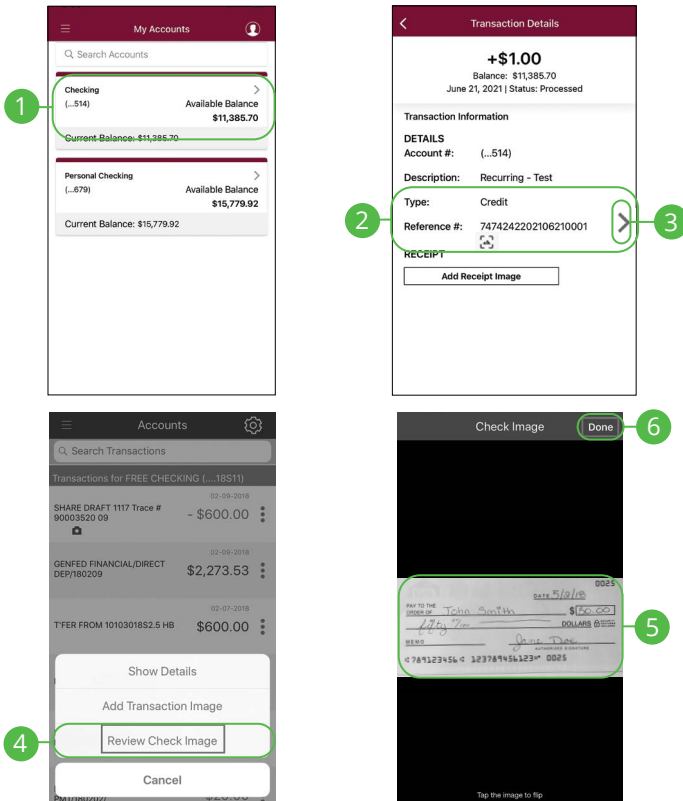
Mobile (Android)



In the **Sidebar Menu**, click **My Accounts**.

1. Click on an account.
2. Scroll through the list of transactions and look for the  icon. The  icon indicates that there is a transaction image to view. Click on a transaction.
3. Click the **View Deposit Images** button.
4. Click on the image to view the expanded image.

Mobile (Apple)



In the **Sidebar Menu**, click **My Accounts**.

1. Click on an account.
2. Scroll through the list of transactions and look for the 📄 icon. The 📄 icon indicates that there is a transaction image to view.
3. Click the > icon.
4. Click the **Review Check Image** button.
5. Click on the image to view the opposite side of the check.
6. Click the **Done** button when you are finished.

Security

Protecting Your Information

Here at Bank Midwest, we do all we can to protect your personal information and provide you with a reliable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up to date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off of Online Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of uppercase and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices, and avoid using features that save your login IDs and passwords.

Fraud Prevention

- Do not open email attachments or click on links from unknown sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted, sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, contact us immediately at 888.902.5662.

Security

Alerts Overview

Having peace of mind is critical when it comes to your online banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.

Desktop Delivery Preferences

You can add additional delivery methods to notify you about your accounts wherever you are.

The screenshot shows the 'ALERTS' management page. At the top, there is a 'Configure' button labeled '1'. Below it, the 'Manage Alerts' section is divided into two parts: Email and Text alerts. The Email section includes an 'Email Enabled' toggle, a text input field for the email address labeled '2a', an 'Optional secondary email address' field, and a 'Save' button labeled '2b'. A note below the email section states: 'Email alerts cannot be disabled in order to communicate in the event of an emergency'. The Text section includes a phone number input field labeled '3a', an 'Optional secondary phone number' field, and a toggle switch for 'Enable number for alerts?' labeled '3b'. A note at the bottom of the text section reads: 'Depending on your service plan, standard text messaging and data rates may apply.'

In the at the top right corner of the page, click **Alerts**.

1. Click the **Configure** button.
2. To enable email alerts:
 - a. Enter your email address.
 - b. Click the **Save** button.
3. To enable text alerts:
 - a. Enter your phone number.
 - b. Click the "Enable number for alerts?" toggle.
 - c. You will be sent a validation code. Click the **OK** button once you have entered the validation code.

Mobile Delivery Preferences


The screenshot shows the 'Manage Alerts' screen in a mobile application. The screen is divided into three main sections: 'Delivery Options', 'Configure Alerts', and three detailed configuration panels on the right.




Delivery Options: This section is titled 'Set-up how you would like to be notified'. It features three circular icons: an envelope for 'EMAIL', a smartphone for 'TEXT', and a bell for 'PUSH'. A green circle with the number '1' is positioned to the left of these icons.

Configure Alerts: This section contains a 'Manage Alerts' title and a 'Configure Alerts' button.

Configuration Panels (Right Side):

- Panel 1 (Email):** Titled 'Enter the email address where you wish to receive email alerts'. It contains a 'Primary Email Address' field with the value 'scott@mcompany.com' and a 'Secondary Email Address' field. A green circle with the number '2' is to the right of the secondary field.
- Panel 2 (Text):** Titled 'Enter the phone number to receive SMS/ Text alerts. Standard rates apply.'. It contains a 'Primary Phone Number' field with a masked number and a toggle switch that is currently off. A green circle with the number '3' is to the right of the toggle.
- Panel 3 (Push):** Titled 'Toggle Push Alerts'. It contains the text 'Enable or disable push alerts for this application' and a 'Push Notifications' toggle switch that is currently on. A green circle with the number '4' is to the right of the toggle.

In the  drop-down at the top right of the page, click **Alerts**.

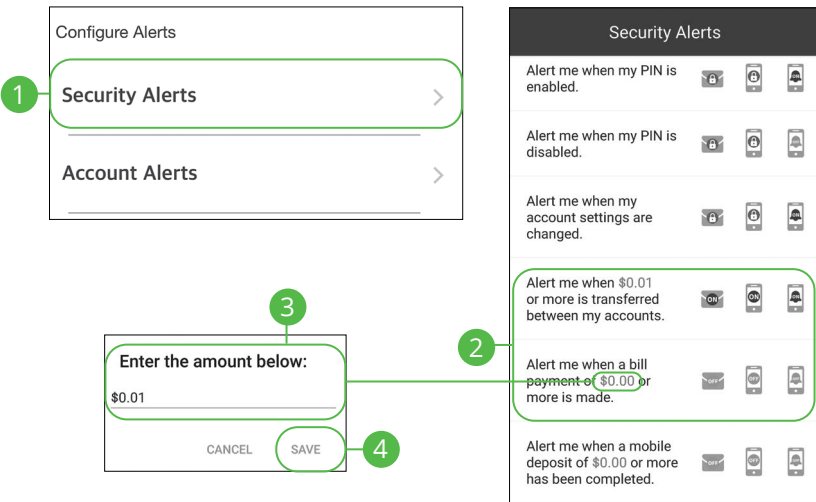
1. Click the  icon to change your email alert settings. Click the  icon to change your text alert settings. Click the  icon to change your push alert settings.
2. For email alerts, enter your email address and click the **Save** button.
3. For text alerts, enter your phone number and click the toggle.
4. For push alerts, use the toggle to enable or disable push alerts.

Security







Editing Alerts

Security Alerts

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.



In the  drop-down at the top right of the page, click **Alerts**.

1. Select the **Security Alerts** button.
2. Enable and disable alerts:
 - a. Click the ,  or  icon to disable an alert.
 - b. Click the ,  or  icon to enable an alert.
3. Enter a dollar amount, if required.
4. Click the **Save** button.










Note: You will receive an email or SMS/Text when an alert is added or updated.

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go above or below a number you specify.

The screenshot illustrates the steps to configure account alerts. It starts with the 'Configure Alerts' menu where 'Account Alerts' is selected. The user then chooses 'Primary Checking (...66)' from the 'Select Account' list. The configuration screen for this account shows three alert options: 'Alert me when the available balance of my account is below \$50.00', 'Alert me when the current balance of my account is below \$0.00', and 'Alert me when the available balance of my account is \$0.00 or more'. The user enters '\$0.01' for the amount and clicks 'SAVE'.

In the  drop-down at the top right of the page, click **Alerts**.

1. Select the **Account Alerts** button.
2. Use the drop-down to choose an account.
3. Enable and disable alerts:
 - a. Click the ,  or  icon to disable an alert.
 - b. Click the ,  or  icon to enable an alert.
4. Enter a dollar amount, if required.
5. Click the **Save** button.

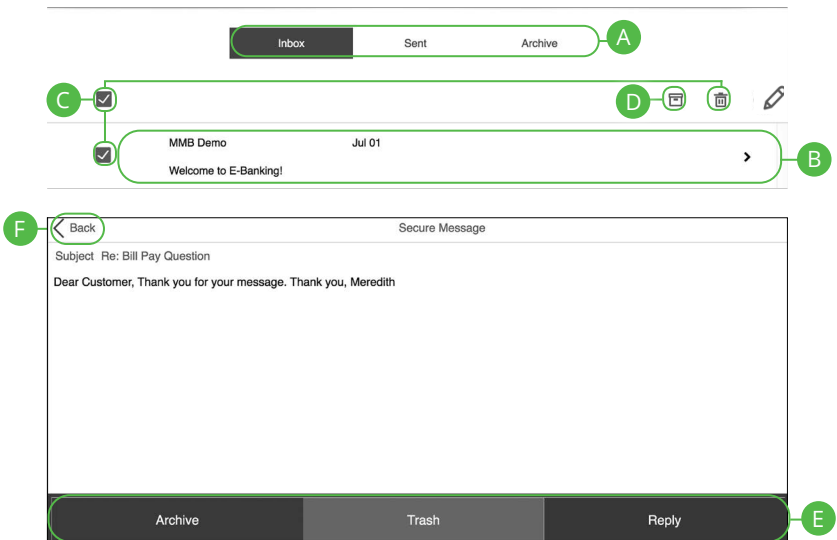


Note: You will receive an email or SMS/Text when an alert is added or updated.



Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at Bank Midwest, Secure Messages allows you to communicate directly with a Bank Midwest customer service representative. From the Secure Messages page, you can view replies, old messages, create new conversations and attach images.



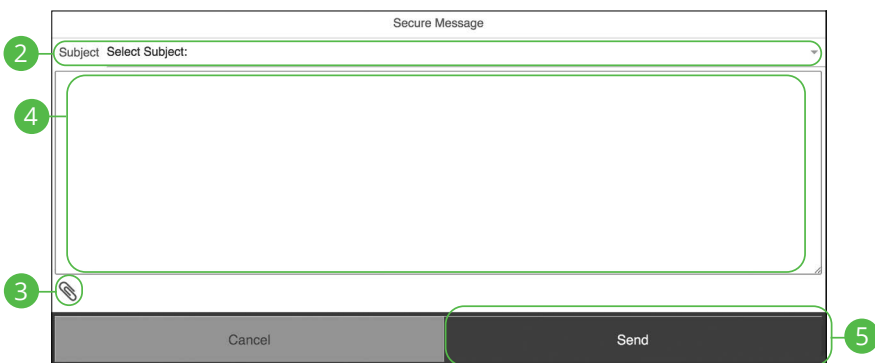
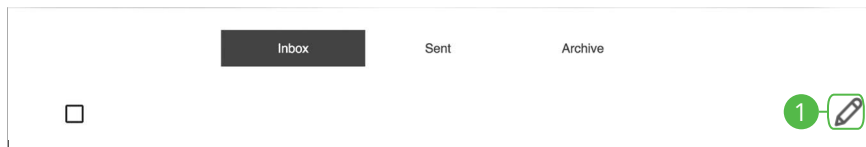
In the **Sidebar Menu**, click **Secure Messaging**.

- A.** Click the appropriate tab at the top to view your inbox, sent messages or archived messages.
- B.** Click on a message to open it in a new screen.
- C.** Delete multiple messages by checking the box next to the corresponding messages or check the “select all” box and click the  icon.
- D.** Archive multiple messages by checking the box next to the corresponding messages or check the “select all” box and click the  icon.
- E.** Archive an opened message by clicking the **Archive** button, delete by clicking the **Trash** button or reply by clicking the **Reply** button.
- F.** Return to your mailbox by clicking the “Back” link.



Security

Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential personal information relating to your accounts or attach files within a new message.



In the **Sidebar Menu**, click **Secure Messaging**.

1. Create a new message by clicking the .
2. Select the subject from the drop-down.
3. (Optional) Attach a file by clicking the .
4. Enter your message.
5. Click the **Send** button when you are finished.

Mobile Security

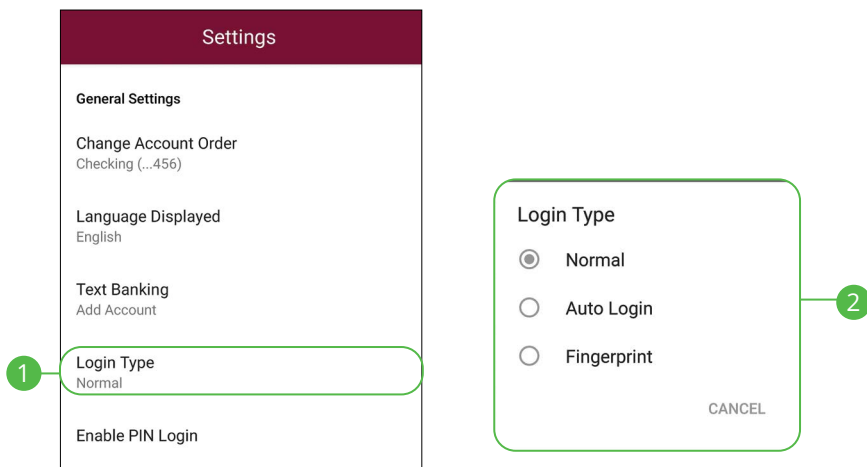
Enabling Touch ID, Fingerprint Login or Face ID


Within Bank Midwest's Mobile Banking, you have the ability to set up security preferences that are not available on a computer. These additional preferences make signing into Mobile Banking quick and easy, and add an extra layer of security to your private information while on the go. Touch ID, Fingerprint Login or Face ID may be available depending on the model of your device.

Mobile Security

Android Devices

Fingerprint Login uses fingerprint recognition technology allowing you to log in to Mobile Banking using just your fingerprint.



In the  drop-down at the top right of the page, click **Settings**.

1. Click the **Login Type** button.
2. Choose Fingerprint or Face Recognition
 - **Normal:** Enter your username and password to log in.
 - **Auto Login:** Automatically log in to our app without needing to enter your username and password.
 - **Fingerprint:** Uses fingerprint recognition technology to unlock your device using just your fingerprint.
3. Enter your username and password, then click **Confirm**.
4. Click the **OK** button when you are finished.

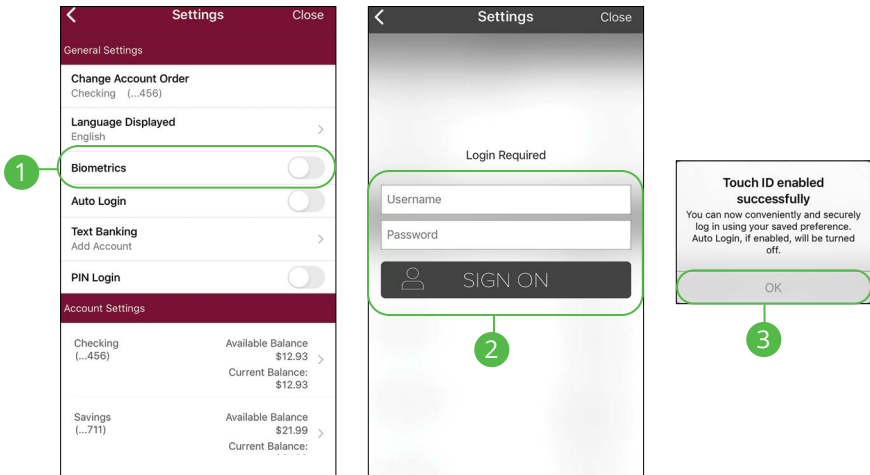



Note: Fingerprint Login must first be enabled on your mobile device.

Mobile Security

Apple Devices

Touch ID uses fingerprint recognition technology allowing you to log in to Mobile Banking using just your fingerprint. Face ID uses face recognition technology allowing you to log in to Mobile Banking using just secure face identification.



In the  drop-down at the top-right of the page, click **Settings**.

1. Toggle the **Biometrics** switch to enable Touch ID or toggle the **Face ID** switch to enable Face ID.
2. Enter your Username and Password, then click the **Sign On** button.
3. Click the **OK** button when you are finished.



Note: Touch ID or Face ID must first be enabled on your mobile device. Your phone model will determine which identification feature is available.


Mobile Security

Enabling PIN Login

Create a unique PIN within our Mobile Banking app to quickly and easily log in to Mobile Banking on the go.

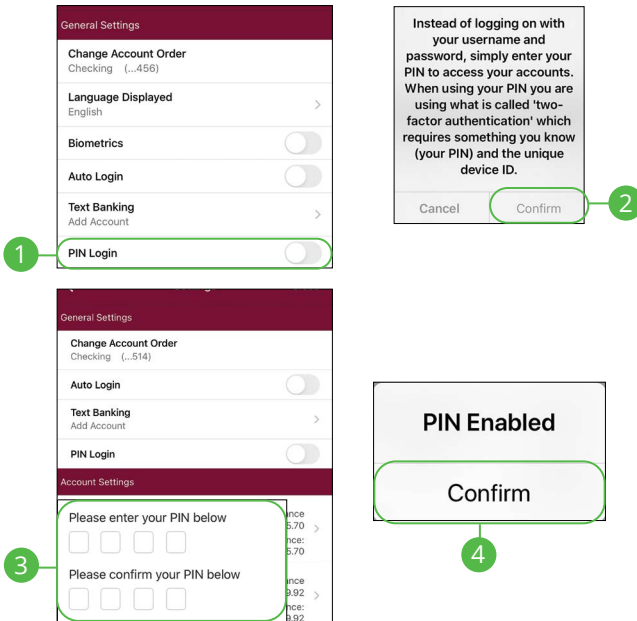
Android Devices


The image shows a sequence of four steps for enabling PIN login on an Android device. Step 1: A screenshot of the 'Settings' menu with 'Enable PIN Login' highlighted by a green circle and a '1' in a green circle. Step 2: A dialog box with the text: 'Instead of logging on with your username and password, simply enter your PIN to access your accounts. When using your PIN you are using what is called 'two-factor authentication' which requires something you know (your PIN) and the unique device ID.' The 'ACCEPT' button is highlighted with a green circle and a '2' in a green circle. Step 3: A 'Create New PIN' screen with 'Enter PIN Digits' and four empty circles. The third circle is highlighted with a green circle and a '3' in a green circle. Step 4: A 'Create New PIN' screen with 'Confirm PIN Digits' and four empty circles. The fourth circle is highlighted with a green circle and a '4' in a green circle.

In the  drop down at the top-right of the page, click **Settings**.

1. Click the **Enable PIN Login** button.
2. Click the **Accept** button.
3. Enter your chosen PIN number.
4. Reenter your chosen PIN number.

Apple Devices



In the  drop-down at the top right of the page, click **Settings**.

1. Toggle the **PIN Login** switch to enable PIN Login.
2. Click the **Confirm** button.
3. Enter and reenter your chosen PIN number.
4. Click the **Confirm** button when you are finished.

Transactions

Transfers

When you need to make a one-time or recurring transfer between your personal Bank Midwest accounts, you can use the Transfers feature. These transactions go through automatically, so your money is always where you need it to be.

DATE	FROM	TO	DESCRIPTION	AMOUNT
<div style="border: 1px solid green; border-radius: 15px; padding: 5px; display: inline-block;"> 1 TRANSFER FUNDS </div>				
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <div style="border: 1px solid green; border-radius: 10px; padding: 5px; margin-bottom: 5px;"> <div style="display: flex; justify-content: space-between;"> Transfer From ▼ </div> <div style="display: flex; align-items: center;"> <input type="radio"/> Select... </div> </div> <div style="border: 1px solid green; border-radius: 10px; padding: 5px; margin-bottom: 5px;"> <div style="display: flex; justify-content: space-between;"> Transfer To ▼ </div> <div style="display: flex; align-items: center;"> <input type="radio"/> Select... </div> </div> <div style="border: 1px solid green; border-radius: 10px; padding: 5px; margin-bottom: 5px;"> <div style="display: flex; justify-content: space-between;"> Amount ▼ </div> <div style="display: flex; align-items: center;"> <input type="radio"/> \$0.00 </div> </div> <div style="border: 1px solid green; border-radius: 10px; padding: 5px; margin-bottom: 5px;"> <div style="display: flex; justify-content: space-between;"> Send Date ▼ </div> <div style="display: flex; align-items: center;"> <input checked="" type="checkbox"/> 08-12-2020 </div> </div> <div style="border: 1px solid green; border-radius: 10px; padding: 5px;"> <div style="display: flex; justify-content: space-between;"> Memo ▼ </div> <div style="display: flex; align-items: center;"> <input type="radio"/> Memo </div> </div> </div> <div style="width: 45%; padding-left: 20px;"> <div style="margin-bottom: 10px;"> <p>Summary</p> <p>Amount</p> <p>\$0.00</p> </div> <div style="margin-bottom: 10px;"> <p>From</p> <p>--</p> </div> <div style="margin-bottom: 10px;"> <p>To</p> <p>--</p> </div> <div> <p>Send Date</p> <p>08-12-2020</p> </div> </div> </div>				

In the **Sidebar Menu**, click **Transfers**.

1. Click the **Transfer Funds** tab.
2. Select the accounts to transfer funds between using the "From" and "To" drop-downs.
3. Enter the amount to transfer.
4. Enter the date to send the transaction.
5. Enter a memo.




Note: Are you looking to make a payment or transfer money to an external account? Click **Payments** then **I want to** to find the **transfer to external account** option.


The screenshot shows a form for setting up a recurring transfer. On the left, there are three input fields: 'Frequency' with a radio button selected for 'Weekly' (callout 6), 'Recurrence' with a dropdown menu set to 'Until But Not After Date' (callout 7a), and 'End Date' with the date '08-13-2020' (callout 7b). On the right, the summary shows '08-12-2020', 'Frequency: Weekly on Wednesday', and 'Recurrence: Until: 08-13-2020'. At the bottom, there are two buttons: 'Cancel' and 'Submit' (callout 8).

6. Select a frequency using the drop-down. Frequency options include: One-time, Daily, Weekly, Every two weeks, Monthly, Every three months and Annually.
7. For a recurring transfer:
 - a. Choose how long the transfer should occur.
 - **Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
 - **Until But Not After Date:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
 - b. Enter the amount of transactions that can be made before the transfer ends.
8. Click the **Submit** button when you are finished.

Managing Transfers

When you need to make changes to a recurring transaction, you can view and manage all transfers through the Transfers page.


	Date	From	To	Description	Amount
Pending					
	02-14-2018	Checking Premium (...0483)	Checking (...0012)	Testing Scheduled to be executed	\$12.34



- 2a Details
- 2b Delete Next Occurrence
- 2c Delete All Occurrences

1

In the **Sidebar Menu**, click **Transfers**.

1. Click the  icon.
2. From the drop-down, you have a few options:
 - a. Click “Details” (Desktop) or “View Details” (Mobile) to view additional information about a specific transfer.
 - b. Click “Delete Next Occurrence” (Desktop) or “Cancel Transfer” (Mobile) to cancel the next transfer in a series.
 - c. Click “Delete All Occurrences” (Desktop) or “Cancel Entire Series” (Mobile) to cancel the entire series of transfers.



Note: Options may vary slightly on a mobile device.

Transactions

Loan Payments & Transfers

When you need to make a one-time or recurring payment to an Bank Midwest loan or transfer from a line of credit, you can use the Loan Payments & Transfers feature.

Initiating a Transaction

DATE	FROM	TO	DESCRIPTION	AMOUNT
<div style="display: flex; justify-content: center; align-items: center; gap: 10px;"> 1 TRANSFER FUNDS </div>				
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <h4>Create Transfer</h4> <div style="margin-bottom: 10px;"> 2 <div style="border: 1px solid green; border-radius: 10px; padding: 5px;"> Load from Template (Optional) Select... </div> </div> <div style="margin-bottom: 10px;"> 3 <div style="border: 1px solid green; border-radius: 10px; padding: 5px;"> Transfer From <input checked="" type="checkbox"/> BUSINESS INTEREST CHECKING (...191696) </div> </div> <div style="margin-bottom: 10px;"> <div style="border: 1px solid green; border-radius: 10px; padding: 5px;"> Transfer To <input checked="" type="checkbox"/> Geneva Ct Mortgage (...541333) </div> </div> <div style="margin-bottom: 10px;"> 4 <div style="border: 1px solid green; border-radius: 10px; padding: 5px;"> Send Date <input checked="" type="checkbox"/> 11-19-2020 </div> </div> <div style="margin-bottom: 10px;"> 5 <div style="border: 1px solid green; border-radius: 10px; padding: 5px;"> Transfer Type <input checked="" type="checkbox"/> Regular </div> </div> <div style="margin-bottom: 10px;"> 6 <div style="border: 1px solid green; border-radius: 10px; padding: 5px;"> Amount <input type="radio"/> \$0.00 </div> </div> <div style="margin-bottom: 10px;"> 7 <div style="border: 1px solid green; border-radius: 10px; padding: 5px;"> Memo <input type="radio"/> Memo </div> </div> </div> <div style="width: 45%;"> <h4>Summary</h4> <p>From Account BUSINESS INTEREST CHECKING (...191696)</p> <p>To Account Geneva Ct Mortgage (...541333)</p> <p>Send Date 11-19-2020</p> <p>Frequency Daily</p> <p>Recurrence Until: 11-20-2020</p> <p>Transfer Type Regular</p> </div> </div>				

In the **Sidebar Menu**, click **Loan Payments**.


1. Click the **Transfer Funds** button.
2. (Optional) Use the drop-down to select a previously created template.
3. Select the accounts to transfer funds between using the "From" and "To" drop-downs.
4. Enter the date to send the transaction.
5. Use the drop-down menu to select a transfer type.
6. Enter the amount to transfer.
7. Enter a memo.

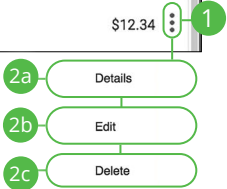
The image shows a screenshot of a recurring transfer form. It features three input fields on the left side, each with a callout number in a green circle: 8, 9a, and 9b. The first field, labeled 'Frequency', has a checkmark icon and the text 'Daily' with a dropdown arrow. The second field, labeled 'Recurrence', has the text 'Until But Not After Date' with a dropdown arrow. The third field, labeled 'End Date', has the text '11-20-2020'. At the bottom of the form, there are two buttons: 'Cancel' on the left and 'Submit' on the right. The 'Submit' button has a callout number 10 in a green circle above it.

8. Select a frequency using the drop-down. Frequency options include: One-time, Weekly, Every two weeks, Monthly, Every three months and Annually.
9. For a recurring transfer:
 - a. Choose how long the transfer should occur.
 - **Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
 - **Until End Date:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
 - **Until Total Payments Made:** Transactions occur on the scheduled frequency until the designated number of payments have been completed.
 - b. Enter an end date or total number of transfers, if necessary.
10. Click the **Submit** button when you are finished.


Managing Loan Payments and Transfers

When you need to make changes to a loan transfer, you can view and manage all transfers through the Loan Transfers page.

Date	From	To	Description	Amount
Pending				
 02-14-2018	Checking Premium (...0483)	Checking (...0012)	Testing Scheduled to be executed	\$12.34



In the **Sidebar Menu**, click **Loan Payments**.

1. Click the  icon.
2. From the drop-down menu, you have a few options:
 - a. Click “Details” (Desktop) or “View Details” (Mobile) to view additional information about a specific transfer.
 - b. Click “Edit” to edit the transfer.
 - c. Click “Delete” (Desktop) or “Cancel Transfer” (Mobile) to delete the transfer.

Transactions

Mobile Deposit

You no longer need to visit a branch to deposit a check. By using the Mobile Deposit feature, you can upload images of the front and back of a check to deposit it into your Bank Midwest account.

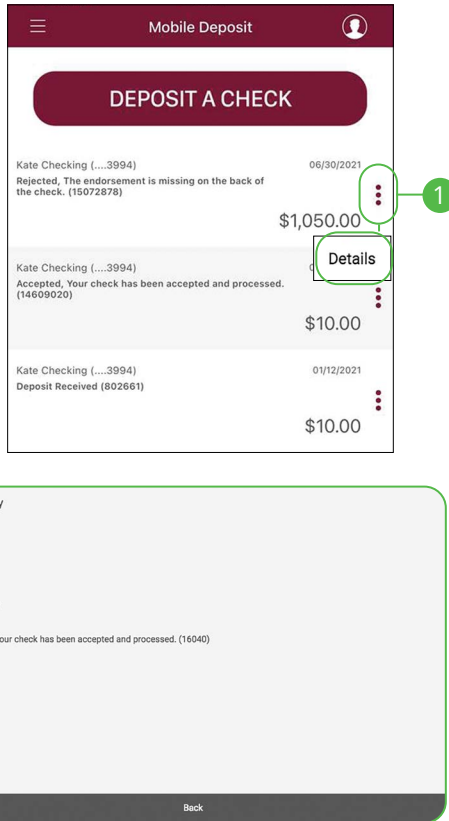
The image displays two screenshots of a mobile banking application. The first screenshot, titled "Mobile Deposit", shows a dark red header with a hamburger menu icon on the left and a user profile icon on the right. A large, rounded, dark red button with white text "DEPOSIT A CHECK" is centered on the screen, highlighted with a green circle and the number 1. The second screenshot, titled "Create Deposit", shows a dark red header with a back arrow on the left and a user profile icon on the right. Below the header are four input fields, each with a radio button and a right-pointing chevron: "Deposit to" (highlighted with a green circle and 2), "Amount" (highlighted with a green circle and 3), "Check Front" (highlighted with a green circle and 4), and "Check Back" (highlighted with a green circle and 4). Below these fields is a paragraph of text: "Endorse your check with 'For Mobile Deposit Only'. All parties must endorse back of check. Checks deposited Monday-Friday before 5 p.m. CT will be credited to your account on the same day. All other deposits will be credited to your account on the next business day." At the bottom of the screen is a dark red button with white text "Submit", highlighted with a green circle and the number 5.

In the **Sidebar Menu**, click **Mobile Deposit**.


1. Click the **Deposit A Check** button.
2. Select an account using the "Deposit To" drop-down.
3. Enter the amount of the deposit.
4. Upload an image of the front and back of the check.
5. Click the **Submit** button when you are finished.

Viewing Check Deposit History

You can view all the checks you deposited into your Bank Midwest account all in one convenient place. By viewing your Mobile Deposit history, you can also view the status of your deposits.



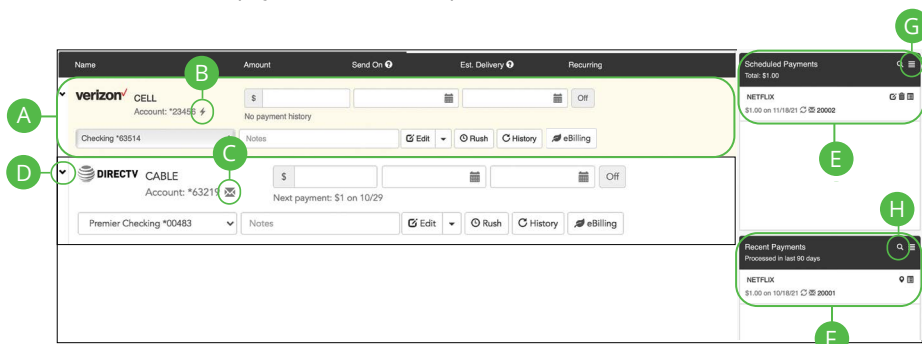
In the **Sidebar Menu**, click **Mobile Deposit**.

1. Click the  icon and select View Details from the drop-down.
2. View information about your deposit.

Payments

Bill Pay Overview

Payments with Bank Midwest allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments all in one place.



- A. Your payee accounts are displayed in an account tile with the account number.
- B. The ⚡ icon indicates an electronic payment.
- C. The ✉ icon indicates a U.S. Mail payment.
- D. Expand or collapse details of each transaction or view history by clicking the > icon.
- E. Scheduled payments are displayed with the total amount committed.
- F. Recently processed payments are displayed.
- G. Click the ☰ icon to see all pending or recent transactions, export or print details.
- H. You can search for a payment by clicking the 🔍 icon.

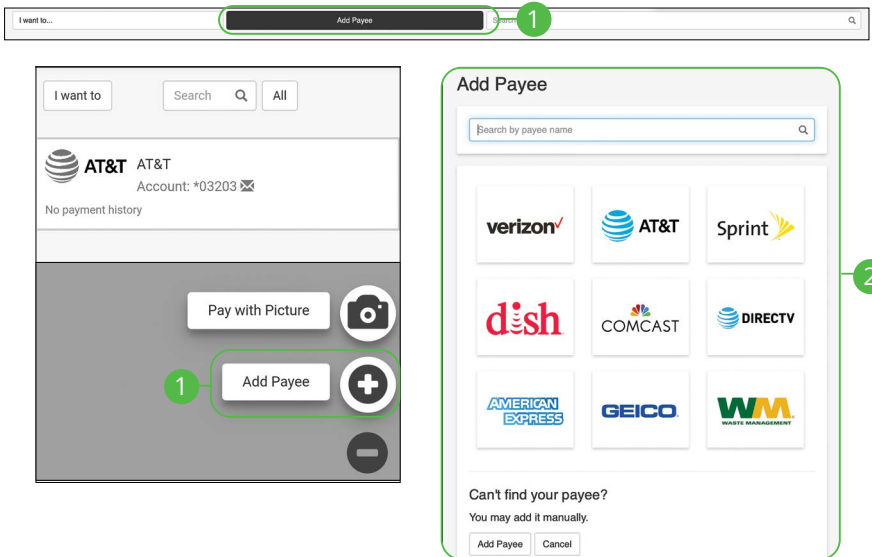


Note: Find the bill pay service under **Payments** listed in the Money Movement navigation item. Click the **I need to** button and then **Pay bills**.

Payments

Creating a Payee

The person or company to whom you are sending funds to is known as the payee. A payee can be almost any company or person such as a department store, cable TV provider or even a relative. It may be convenient to set up a payee to receive payments on a regular basis.



In the **Sidebar Menu**, click **Payments**.

1. On a desktop computer, click the **Add Payee** button. On a mobile device, click the **+** button and select "Add Payee."
2. Click on one of the preloaded payees, or click the **Add Payee Manually** button to create a new payee.

The image shows a 'Payee Information' form with the following fields and options:

- Payee Name:** A text input field.
- Payee Address:** A text input field with the placeholder 'Enter address' and a menu icon on the right.
- Account Number:** A text input field.
- Pay From Account:** A dropdown menu with the placeholder 'Please select an account'.
- More Payee Options:** A dropdown menu with the text '(Nickname, email and memo)' and a downward arrow.
- Buttons:** 'Cancel' and 'Create Payee' buttons at the bottom right.

Callout 3 is a green circle with the number '3' pointing to the 'Payee Name', 'Payee Address', 'Account Number', and 'Pay From Account' fields. Callout 4 is a green circle with the number '4' pointing to the 'Create Payee' button.

3. Enter the new payee's information and account details. (This will vary by payee.)
4. Click the **Create Payee** button.

Payments

Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.

The screenshot shows a payment interface with a list of payees and an 'Edit Payee' form. The payee list includes a dropdown menu with 'verizon CELL' selected, an account number '*23456', and a 'Checking *63514' account. The 'Edit Payee' form is divided into two sections: 'Payee Information' and 'Payee Address'. The 'Payee Information' section includes fields for Name (VERIZON WIRELESS), Nickname (CELL), Account Number (123456), Payee Email, Pay From Account (Checking *63514), and Notes. The 'Payee Address' section includes fields for Zip Code (18002-5506), Address Line 1 (PO BOX 25506), Address Line 2, City (LEHIGH VALLEY), and State (Pennsylvania). The form also has 'Cancel', 'Delete Payee', and 'Save' buttons.

In the **Sidebar Menu**, click **Payments**.

1. Click on the payee you wish to edit to expand the payee.
2. Click the **Edit** (Desktop) or **Edit Payee** (Mobile) button.
3. Make your changes and click the **Save** button when you are finished.

Payments

Deleting a Payee

If a payee is no longer needed, you can permanently delete them. This does not erase data from any existing payments.

The screenshot shows a payment management interface. At the top, there are columns for Name, Amount, Send On, Est. Delivery, and Recurring. The first row shows a payee named "DIRECTV CABLE" with account number "*63219". A green circle with the number "1" highlights the payee name. Below the payee name, there are fields for "Premier Checking *00483" and "Notes". A green circle with the number "2" highlights the "Edit" button. A dropdown menu is open, showing options: "Rush", "History", and "eBilling". A green circle with the number "3" highlights the "Yes" button in the "Delete Payee" dialog box. The dialog box contains the following text: "Delete Payee", "Are you sure you want to delete your AT&T - *56789 payee?", "History for this payee will still be available by searching in the payment history.", and "Deleting this payee will result in all scheduled payments associated to be cancelled." The "Yes" button is highlighted with a green circle and the number "3".

In the **Sidebar Menu**, click **Payments**.

1. Click on the payee you wish to delete to expand the payee.
2. Click the **Edit** (Desktop) or **Edit Payee** (Mobile) button and select "Delete Payee".
3. Click the **Yes** button.

Payments

Schedule Payments

It is easy to pay your bills once you set up payees. To pay a bill, simply find your payee and fill out the payment information beside their name.

Desktop

The screenshot illustrates the desktop interface for scheduling payments, divided into four numbered steps:

- Step 1:** The "I want to..." dropdown menu is open, and "Pay Bills" is selected.
- Step 2:** The main payment form is visible. The "Payee" dropdown is set to "DIRECTV CABLE". The "Amount" is \$1.00, "Send On" is 12/08/2020, and "Est. Delivery" is 12/10/2020. The "Recurring" option is set to "Off".
- Step 3:** The "Pay Bills" button in the top right corner is highlighted.
- Step 4:** The "Submit Payments" button in the bottom right corner is highlighted.

The "Pay Bills" summary table is as follows:

Payee	Amount	Send On	Estimated Delivery	Type
CABLE - *63219	\$1.00	12/8/2020	12/10/2020	Electronic
Pay From: Premier Checking *00483			Standard	
Total		\$1.00		

In the **Sidebar Menu**, click **Payments**.

1. Select **Pay Bills** using the "I want to" drop-down.
2. Enter the payment information.
3. Click the **Pay Bills** button.
4. Click the **Submit Payments** button when you are finished.



Note: The Send On date is the day the funds will be deducted from your account. The Deliver By date is the estimated delivery date of the payment based on the Send On date.

Mobile

1 I want to Search All

AT&T AT&T
Account: *03203
No payment history

Payee Details

AT&T
Account: *03203
Next payment: \$1.00 on 11/19

Pay

Edit Payee Setup Recurring Payment (off)

Payment Information

Amount	Send On	Est. Delivery
\$ 0.00	10/29/2019	11/01/2019

Memo

Delivery Method	Send Date	Est. Delivery
<input checked="" type="radio"/> Standard US Mail (Fee: \$0)	10/29/2019	11/01/2019
<input type="radio"/> Overnight Mail (Fee: \$35)	10/29/2019	10/30/2019

Payee Information

Name AT&T
Account 3203203
Address WENDY LANE
MCLEAN, VA 22101

Make Payment Discard Changes

Review Payment

Payee: AT&T
Amount: \$1.00
Date: 11/19/2019
Memo:

Submit Payment Make Changes

In the **Sidebar Menu**, click **Payments**.

1. Click on the bill you would like to pay.
2. Click the **Pay** button.
3. Enter the payment information and click the **Make Payment** button.
4. Click the **Submit Payment** button when you are finished.



Note: The Send On date is the day the funds will be deducted from your account. The estimated Delivery Date is the estimated delivery date of the payment based on the Send On date.

Payments

Recurring Payments

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.

Desktop

The screenshot shows the desktop interface for setting up a recurring payment. The interface is divided into three main sections:

- Top Navigation:** A search bar labeled "Search Payees" and a button labeled "Add Payee". A dropdown menu titled "I want to..." is open, showing options: "Pay Bills", "Pay with Picture", "View Payments", "Update my Preferences", "Leave Feedback", and "Log Off".
- Recurring Payment Form:**
 - Payment Details:** Fields for "Payment Amount" (set to \$ 0.01), "Send On" (6/18/2021), "Est. Delivery" (6/21/2021), and "Pay From Account" (Checking 103514).
 - Delivery Options:** Fields for "Payment Frequency" (Once Every Month) and "Non-Business Day Option" (Pay Previous Business Day).
 - Send Payments:** Radio buttons for "Until this date" and "Until payments are made".
 - Buttons:** "Discard Changes" and "Save" buttons at the bottom right.

In the **Sidebar Menu**, click **Payments**.

1. Select **Pay Bills** using the "I want to" drop-down.
2. Click the **Recurring Payment** from "Off" to "On" button.
3. Enter the payment amount, first payment date and select a pay from account.
4. Enter the payment frequency and the non-business day option.
5. Choose when to cancel the recurring payment.
6. Click the **Save** button when you are finished.
7. Click the **Save Schedule** button.

Mobile

1

I want to Search All

AT&T AT&T
Account: *03203
No payment history

2

Payee Details

AT&T
Account: *03203
Next payment: \$1.00 on 11/19

Edit Payee Setup Recurring Payment (off)

3

Recurring Payment AT&T

Payment Details

Payment Amount
\$ 0.00

Est. Delivery
11/1/2019

Send On
10/29/2019

Pay From Account
SHARE DRAFT/CHECKING *73505

4

Delivery Options

Payment Frequency
Once Every Month

Non-Business Day Option
Pay Previous Business Day

5

Send Payments

Until I cancel this schedule
 Until this date mm/dd/yyyy
 Until 0 payments are made

6

Save Discard Changes

In the **Sidebar Menu**, click **Payments**.

1. Click on the bill you would like to pay.
2. Click the **Setup Recurring Payment** button.
3. Enter the payment amount and the first payment date.
4. Enter the Payment Frequency and the Non-Business Day Option.
5. Choose when to cancel the recurring payment.
6. Click the **Save** button when you are finished.
7. Click the **Save Schedule** button.

Payments

Rush Delivery

A Rush Delivery option is available if you need a payment to process faster than the standard rate. A standard fee may occur.

The screenshot illustrates the steps to make a payment with rush delivery. It is divided into five numbered callouts:

- 1**: A dropdown menu titled "I want to..." is open, showing "Pay Bills" as the selected option.
- 2**: The "Add Payee" screen shows a payee named "verizon" with a "Rush" button circled in green.
- 3**: A table of delivery options is shown, with "Overnight Mail" selected.
- 4**: The "Pay Bills" button in the top right corner of the interface is circled in green.
- 5**: The "Submit Payments" button at the bottom right of the interface is circled in green.

Delivery Option Table:

Delivery Option	Fee	Earliest Send On	Earliest Deliver By
<input type="radio"/> Standard US Mail	\$0	12/27/2017	01/02/2018
<input checked="" type="radio"/> Overnight Mail	\$30	12/27/2017	12/28/2017

Payment Summary Table:

Payee	Amount	Send On	Estimated Delivery	Type
CABLE - *63219	\$1.00	12/8/2020	12/10/2020	Electronic
Pay From: Premier Checking *00483				
Total		\$1.00		

In the **Sidebar Menu**, click **Payments**.

1. Select **Pay Bills** using the "I want to" drop-down.
2. Click the **Rush** button.
3. Select a delivery option.
4. Click the **Pay Bills** button.
5. Click the **Submit Payments** button when you are finished.

Payments

Editing a Payment Desktop

You can edit a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.


The screenshot shows the payment editing process in four steps:

- 1**: The "I want to..." dropdown menu is open, showing options: "Pay Bills", "Pay with Picture", and "View Payments".
- 2**: A table of scheduled payments is shown. The first row is selected, and a green checkmark icon is visible in the right-hand column.
- 3**: The "Payment Information" section is expanded, showing fields for Amount (\$ 1.00), Send On (6/25/2021), and Est. Delivery (6/28/2021). Below this is a table of delivery methods:

Delivery Method	Send Date	Est. Delivery
<input checked="" type="radio"/> Standard (Fee: \$0)	06/18/2021	06/21/2021

- 4**: The "Payee Information" section is visible on the right, showing details for "WASTE" (Account 123456, Address PO BOX 9001054, LOUISVILLE, KY 40290-1054). At the bottom right, the "Save" button is highlighted.

In the **Sidebar Menu**, click **Payments**.

1. Select **View Payments** using the "I want to" drop-down.
2. Click the  icon.
3. Edit the payment information.
4. Click the **Save** button when you are finished.

Payments

Deleting a Payment Desktop

You can delete a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

The screenshot illustrates the process of deleting a payment. It shows the 'I want to...' dropdown menu with 'View Payments' selected. Below, a table of scheduled payments is visible, with a 'Cancel' button highlighted. A 'Cancel Payment' dialog box is shown, asking for confirmation to cancel a payment to 'WASTE' for \$1.00 on 6/25/21, with the 'Yes' button highlighted.

1 I want to...
 Add Payee Search Payees Q eBilling

Pay Bills
 Pay with Picture
 View Payments

Scheduled Recent Search Payments Q

Scheduled Payments Total: \$0.01 Export Print

Payee	Send On	Deliver By	Amount	Pay From	Method	Type	Recurring	Memo
TEST PAYEE - 56789	1/10/18	1/10/18	\$0.01	Demand Dep 795...	20000		-	-

Cancel Payment


Are you sure you want to cancel this payment?

Payee: WASTE
 Amount: \$1.00
 Date: 6/25/21

No Yes

2
3

In the **Sidebar Menu**, click **Payments**.

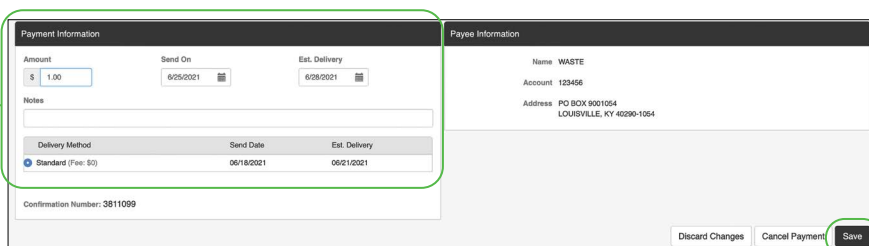
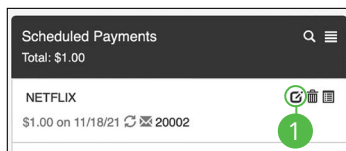
1. Select **View Payments** using the "I want to" drop-down.
2. Click the .
3. Click the **Yes** button when you are finished.


Payments

Managing Payments Mobile

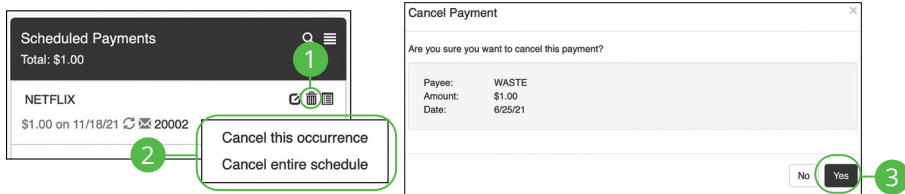
You can edit or cancel scheduled payments.

Edit a Scheduled Payment




1. In the Scheduled Payments panel click the  icon next to the payment you would like to edit.
2. Edit the payment information.
3. Click the **Save** button when you are finished.

Cancel a Scheduled Payment



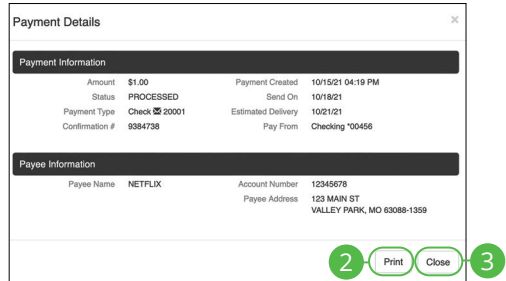
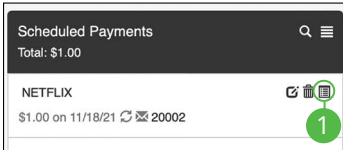
In the **Sidebar Menu**, click **Payments**.

1. In the Scheduled Payments panel click the  icon next to the payment you would like to cancel.
2. Select “Cancel this occurrence” to cancel only this occurrence. To cancel the entire schedule select “Cancel entire schedule.”
3. Click the **Yes** button when you are finished.


Payments

Managing Payments

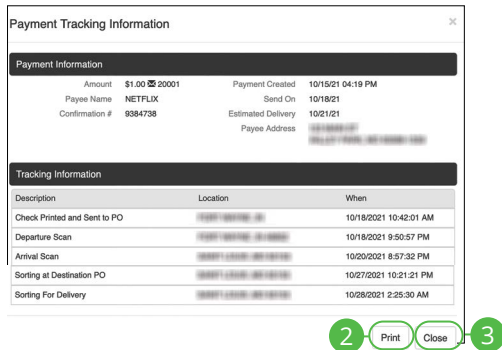
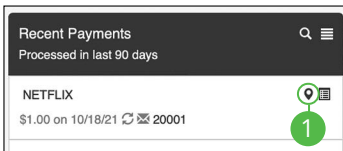
View a Scheduled Payment




In the **Sidebar Menu**, click **Payments**.

1. In the Scheduled Payments or the Recent Payments panel click the  icon next to the payment you would like to view.
2. Click the **Print** button to print payment details.
3. Click the **Close** button when you are finished.

View Payment Tracking



In the **Sidebar Menu**, click **Payments**.

1. In the Recent Payments panel click the  icon next to the payment you would like to view Payment Tracking Information.
2. Click the **Print** button to print tracking information for.
3. Click the **Close** button when you are finished.

Payments

eBilling Overview

eBilling is a convenient way to pay your bills completely electronically. Payees that offer this option can be set up with Bank Midwest Online Banking.

The screenshot displays the eBilling interface with several account tiles and a history table. The tiles are labeled with letters A through G:

- A:** Account tile for CRYSTAL VALLEY PR... (Account: *4244K) with a 'No payment history' message.
- B:** eBilling Notifications icon in the top right corner.
- C:** 'Pay Bill' button in the notifications area.
- D:** Expand/collapse icon (chevron) on the left side of the account tiles.
- E:** 'Bill due' indicator for FEDERATED RURAL E... (Account: *11929) with a due date of 11/20 and amount of \$88.00.
- F:** 'Paid' indicator for KOHLS ACCOUNT (Account: *73254) with a date of 11/5 and amount of \$71.34.
- G:** 'History' button icon for the KOHLS ACCOUNT tile.

The 'New History' table for KOHLS ACCOUNT is shown below:

Account Date	Notes	Type	Amount
11/02	Payment made at store	#	\$71.34
11/01	Payment made at store	#	\$81.45
7/20/21	Payment made at store	#	\$64.94
4/22/21	Payment made at store	#	\$69.36
3/11/21	Payment made at store	#	\$50.40

- A.** Your eBilling accounts are displayed in an account tile with the account number.
- B.** The **1** icon indicates an eBilling notification.
- C.** Click the **Pay Bill** button to pay a bill listed in notifications.
- D.** You can expand or collapse the view of each transaction by clicking the **>** icon.
- E.** eBills Due are displayed with the amount and date.
- F.** Recently paid eBills are displayed with the amount and date.
- G.** Click the **History** button icon to view recent transactions for an eBill account.

Payments

Creating an eBill Payee

In the **Sidebar Menu**, click **Payments**.

1. Click the **eBilling** button.
2. Use the search bar to find a payee that provides eBilling services.
3. Click on a payee.
4. Enter a User Name and the Password and then click **Sign in and get my bills!** button.
5. Choose a verification method and click **Sign in and get my bills!** button.
6. Enter verification code and click **Sign in and get my bills!** button.
7. Complete Account Information click **Finish linking account** button.

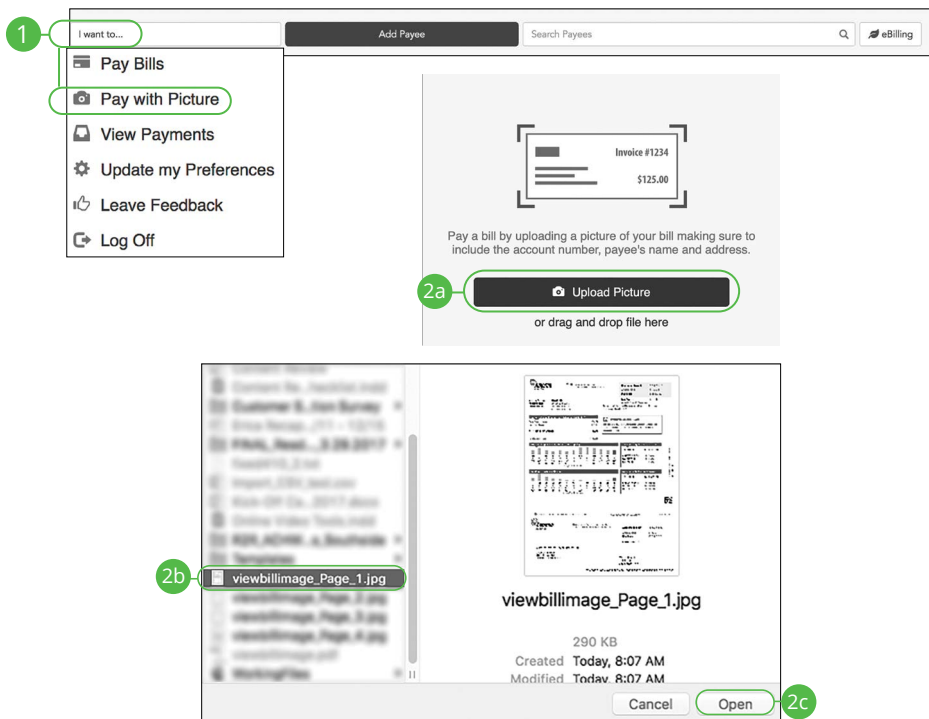


Note: Information needed for eBill account set up will vary by the payee.

Payments

Picture Pay

You can make a payment by simply uploading a picture of your bill. All of the payee information is entered automatically.

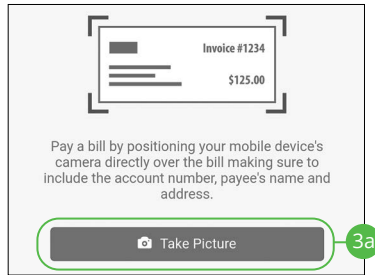


In the **Sidebar Menu**, click **Payments**.

1. Select **Pay with Picture** using the “I want to” drop-down.
2. For desktop:
 - a. Click the **Upload Picture** button.
 - b. Select the image of the bill you wish to pay.
 - c. Click the **Open** button.



Note: Make sure the account number, payee name, address and the amount of the bill are all captured in the picture.



I want to ▾

Amount \$ 0.00 4

Payment Date 1/9/2018 5

Account to Pay From Demand Dep 6

Memo Payment Memo 7

8 Pay Bill Cancel

Sample Utility Bill from Anagram:

Invoice #1234
Amount Due \$125.00
Due Date 1/15/2018

Category	Description	Amount
Service Charge	Basic Service Charge	\$10.00
Usage Charge	Electricity Usage	\$115.00
Taxes	City of San Jose	\$0.00
Other	Customer Service Fee	\$0.00
Total	Amount Due	\$125.00

3. For mobile:
 - a. Click the **Take Picture** button.
 - b. Take a picture of the bill with your mobile phone or select an existing image.
4. Enter the bill amount.
5. Enter the payment date using the calendar feature.
6. Select an account using the "Account to Pay From" drop-down.
7. Enter a memo.
8. Click the **Pay Bill** button when you are finished.

Payments

Pay a Person

Send money to family and friends anywhere! Person-to-person payments are a digital cash alternative that makes sending and receiving money as easy as emailing and texting.

The screenshot shows the 'Pay a Person' interface. At the top, there is a navigation bar with 'Add Payee' and a search field. A sidebar menu is open, showing options like 'Pay Bills', 'Pay with Picture', 'View Payments', and 'Pay a Person'. The main form is divided into two sections. The left section contains an 'Amount to Transfer' field set to '\$0.00', two 'From Account' and 'To Account' dropdown menus, and a 'Continue to the next step' button. The right section contains a 'To whom do you want to send money?' section with a 'Name or Nickname' field, a 'Send a message with your payment (Optional)' field, and a 'Continue to the next step' button. Numbered callouts (1-4c) highlight specific elements: 1 points to the 'I want to...' dropdown, 2 to the amount field, 3 to the account dropdowns, 4a to the recipient name field, 4b to the optional message field, and 4c to the 'Continue to the next step' button.

In the **Sidebar Menu**, click **Payments**.

1. Select **Pay a Person** using the "I want to" drop-down.
2. Enter the amount to send.
3. Select the from and to accounts using the drop-downs.
4. Create a recipient:
 - a. Enter the recipient's name, email address or mobile phone number.
 - b. (Optional) Enter a message to send with your payment.
 - c. Click the **Continue to the next step** button.

Create A Secret Word

Please create a unique secret word for Erica.

Please provide a secret word

Use a **single word with no spaces** that is **5-15 characters** using only **A-Z, a-z, 0-9** or **!**

Create Secret Word & Continue

What is this and why do I need it?
Cancel Current Payment

Authenticate User

Select a method below to determine how you will receive the authentication code.

Send authentication code by email

Send authentication code by text
XXX-9335

Send authentication code by phone call
XXX-9335

Authenticate User

We have sent the authentication code to:

Please Enter the 4 digit authentication code

0 0 0 0

Authenticate User & Send Money

Send A New Authentication Code

Secret Word Reminder

Don't Forget To Send The Secret Word

Please take a moment to send Brandon Adams the unique secret word you created.

Secret word for this recipient is:

Test1
Tap to copy secret word

Continue

Shut off this reminder notification

5. Create a secret word and click the **Create Secret Word & Continue** button.
6. Select an authentication code delivery method.
7. Enter the four digit authentication code and click the **Authenticate User & Send Money** button.
8. Copy the secret word and send it to the recipient. Click the **Continue** button when you are finished. A summary screen will appear.



Note: The secret word is a unique word that you create for each recipient. They then will use that secret word to collect the money that you send them. Secret words are not case sensitive.

Payments

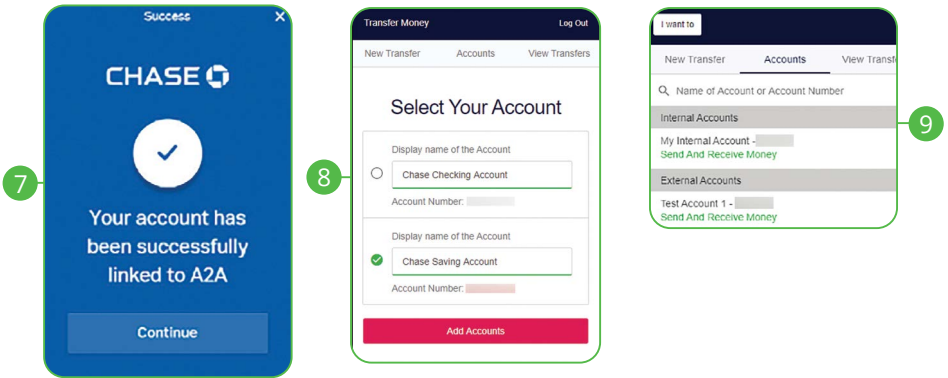
Transfer Between My Accounts

Your private accounts at other financial institutions can be linked to online banking with Bank Midwest, so you can transfer money between two banks without ever leaving home! Accounts can easily be added by entering your banking credentials if the external bank uses Plaid for authentication. If the bank doesn't use Plaid, you'll be asked to verify your ownership of that account by confirming two small deposits Bank Midwest makes into the external account.

Adding an External Account Using Plaid

In the **Sidebar Menu**, click **Payments**.

1. Select **Transfer Between My Accounts** using the "I want to" drop-down.
2. Click the **Accounts** tab.
3. Click the **+** icon to add an account.
4. Click the **Continue** button.
5. Select a Financial Institution from the list or use the search box to filter the results.
6. Enter your credentials and click the **Submit** button.



7. You will see a confirmation screen, click the **Continue** button.
8. Plaid will pull the accounts linked to the credentials that you provided. Select the accounts you want to add and click the **Add Accounts** button.
9. Accounts verified with credentials through Plaid will now appear under the external accounts section.

Adding an External Account Manually

The screenshot illustrates the process of adding an external account manually. It shows the 'Add Payee' search bar at the top. The sidebar menu on the left is open, with 'Transfer Between My Accounts' selected. The main area shows the 'Accounts' tab, where a '+' icon is used to add a new account. A 'Plaid' connection screen is shown with a 'Continue' button. The 'Account Information' form is also shown with fields for Name of the Account, Nickname, Routing Number, Account Number, and Account Type (Checking or Savings).

In the **Sidebar Menu**, click **Payments**.

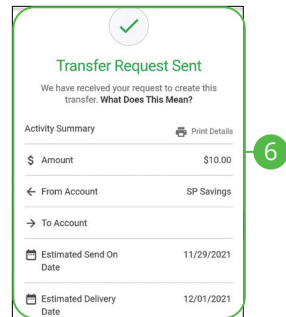
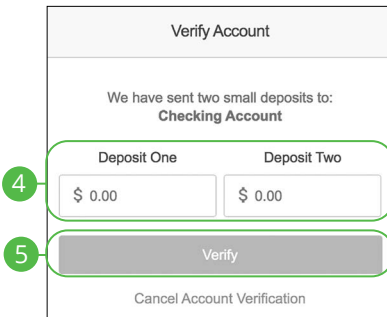
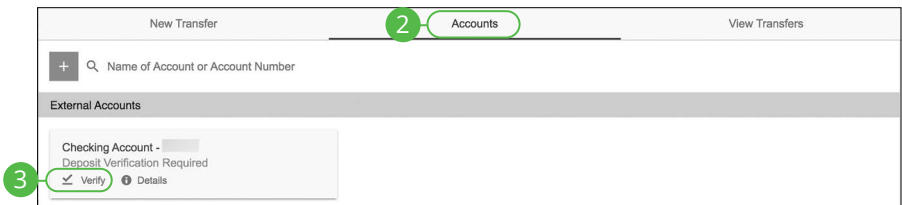
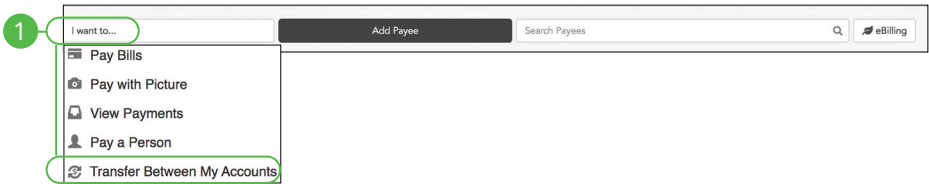
1. Select **Transfer Between My Accounts** using the "I want to" drop-down.
2. Click the **Accounts** tab.
3. Click the **+** icon to add an account.
4. Click the **X** icon to exit Plaid..
5. Enter a name and nickname for the account.
6. Enter the routing number and account number.
7. Choose an account type.
8. Click the **Add Account** button.



Note: In two to three business days, two micro-deposits will appear in your external account. Once you receive those deposits, go to the **Accounts** tab to verify the account.

Verifying an External Account

As soon as Bank Midwest makes two small deposits of less than a dollar into your external account, you are asked to verify those amounts within Online Banking. Once they are confirmed, you can begin transferring money to the outside account.



In the **Sidebar Menu**, click **Payments**.

1. Select **Transfer Between My Accounts** using the “I want to” drop-down.
2. Click the **Accounts** tab.
3. Click the “Verify” link.
4. Enter the deposit amounts.
5. Click the **Verify** button.
6. A confirmation message will appear.

Deleting an External Account

1

I want to... Add Payee Search Payees eBilling

- Pay Bills
- Pay with Picture
- View Payments
- Pay a Person
- Transfer Between My Accounts

New Transfer Accounts View Transfers

+ Name of Account or Account Number

Internal Accounts

My Checking - [redacted]
Send And Receive Money
Details

PREMIUM CHECKING - [redacted]
Send And Receive Money
Details

External Accounts

[redacted] Money Market - [redacted]
Send And Receive Money
Delete Details

3

Delete Account

Are you sure you want to delete this account?

Cancel Delete Account 4

In the **Sidebar Menu**, click **Payments**.

1. Select **Transfer Between My Accounts** using the “I want to” drop-down.
2. Click the **Accounts** tab.
3. Click the “Delete” link under the account you would like to delete.
4. Click the “Delete Account” link.

Transferring Money

Easily make transfers between your accounts. These transactions go through automatically, so your money is always where you need it to be.

In the **Sidebar Menu**, click **Payments**.

1. Select **Transfer Between My Accounts** using the “I want to” drop-down.
2. Enter an amount.
3. Use the drop-downs to select a “From” and “To” account.
4. (Optional) Enter a note.
5. Click the **Transfer Money** button.
6. Select an authentication code delivery method.
7. Enter the four digit authentication code and click the **Authenticate User & Send Transfer Request** button.
8. A confirmation message will appear.

Payments

Updating Preferences

Control what information is sent to you and how you receive it. You can update your next check number, email address and notification preferences.

The screenshot shows a web interface for updating preferences. At the top, a navigation bar contains a 'want to...' dropdown menu (callout 1) with options: Pay Bills, Pay with Picture, View Payments, Update my Preferences (selected), Leave Feedback, and Log Off. Below this is the 'Update my Preferences' form, which is divided into two columns: 'User Information' and 'Notifications'. The 'User Information' column contains fields for 'Next Check #' (value: 20001, callout 2) and 'Email' (callout 3). The 'Notifications' column contains three checkboxes: 'Send email summary of daily payments', 'Send email when payee is scheduled', and 'Send email for payments scheduled over' (with a value of \$ 0.00, callout 4). At the bottom left of the form is a 'Save' button (callout 5).

In the **Sidebar Menu**, click **Payments**

1. Select **Update my Preferences** using the "I want to" drop-down.
2. Update your next check number.
3. Update your email address.
4. Update your notification preferences.
5. Click the **Save** button when you are finished.

Services

Stop Check Payment

Single Check

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Once approved, the stop payment remains in effect for six months. If you need the current fee information, please contact us during our business hours at 888.902.5662.

The screenshot shows a web form titled "Check Stop Payment". It contains two dropdown menus and two buttons. The first dropdown menu is labeled "Account Number *" and has "Checking (...456)" selected. The second dropdown menu is labeled "Stop Payment On *" and has "Select:" selected. Below the dropdowns is a paragraph of text: "A stop payment is only effective for 180 days from the date it is processed, and a fee of \$33.00 will be applied to your account. Click Next to accept these terms." At the bottom of the form are two buttons: "Cancel" and "Next". Three green circles with numbers 1, 2, and 3 are placed to the right of the form, with lines pointing to the "Account Number" dropdown, the "Stop Payment On" dropdown, and the "Next" button, respectively.

Check Stop Payment

Account Number *

Checking (...456)

Stop Payment On *

Select:

A stop payment is only effective for 180 days from the date it is processed, and a fee of \$33.00 will be applied to your account. Click Next to accept these terms.

Cancel Next

In the **Sidebar Menu**, click **Stop Check Payment**.

1. Select an account using the "Account Number" drop-down.
2. Select Single Check using the "Stop Payment On" drop-down.
3. Click the **Next** button.

The image shows a mobile application form for stopping a check payment. The form is enclosed in a rounded rectangle. It contains four input fields, each with a green circle and a number indicating the step: 4 for 'Check Number *', 5 for 'Amount *' (with '\$0.00' entered), 6 for 'Check Date (MMDDYYYY) *', and 7 for 'Description *'. At the bottom, there are two buttons: a grey 'Back' button on the left and a maroon 'Confirm' button on the right, which is highlighted with a green circle and the number 8.

4. Enter the check number.
5. Enter an amount.
6. Enter the check date.
7. Enter a description.
8. Click the **Confirm** button when you are finished.



Note: You will be notified on the confirmation screen if there is a fee assessed for stopping a payment.

Range of Checks

If you're ever worried about multiple pending written checks, you can initiate a stop payment request to prevent the checks from being cashed. Once approved, the stop payment remains in effect for six months. If you need the current fee information, please contact us during our business hours at 888.902.5662.

The image shows a web form titled "Check Stop Payment". It contains two dropdown menus and two buttons. The first dropdown menu is labeled "Account Number *" and has "Checking (...456)" selected. The second dropdown menu is labeled "Stop Payment On *" and has "Select:" selected. Below the dropdowns is a paragraph of text: "A stop payment is only effective for 180 days from the date it is processed, and a fee of \$33.00 will be applied to your account. Click Next to accept these terms." At the bottom of the form are two buttons: "Cancel" and "Next". Three green circles with numbers 1, 2, and 3 are placed to the right of the form, pointing to the "Account Number" dropdown, the "Stop Payment On" dropdown, and the "Next" button, respectively.

Check Stop Payment

Account Number *

Checking (...456)

Stop Payment On *

Select:

A stop payment is only effective for 180 days from the date it is processed, and a fee of \$33.00 will be applied to your account. Click Next to accept these terms.

Cancel Next

In the **Sidebar Menu**, click **Stop Check Payment**.

1. Select an account using the "Account Number" drop-down.
2. Select Range of Checks using the "Stop Payment On" drop-down.
3. Click the **Next** button.

Account Number *
Checking (...514)

4 Start Number *

5 End Number *

6 Description *

Back Confirm 7

4. Enter the Start Number of the checks you wish to stop.
5. Enter the End Number of the checks you wish to stop.
6. Enter a description.
7. Click the **Confirm** Button when you are finished.



Note: You will be notified on the confirmation screen if there is a fee assessed for stopping a payment.

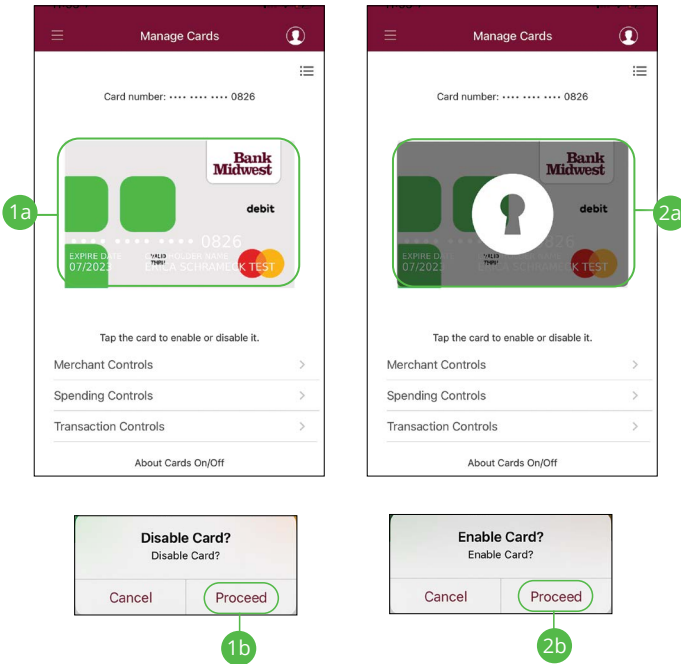
Services

Mobile Manage Cards

Our card management feature helps you control your cards by giving you the ability to disable and enable each card.

Disabling or Enabling a Card

You can easily disable or enable any of your cards.

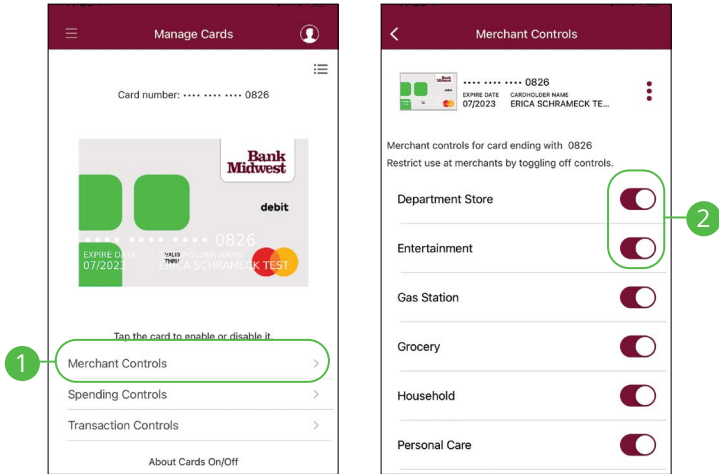


In the **Sidebar Menu**, click **Manage Cards**.

1. To disable a card:
 - a. Click on the card you would like to disable.
 - b. Click the **Proceed** button.
2. To enable a card:
 - a. Click on the card you would like to enable.
 - b. Click the **Proceed** button.

Merchant Controls

You can specify which merchants your card can be used to make purchases.

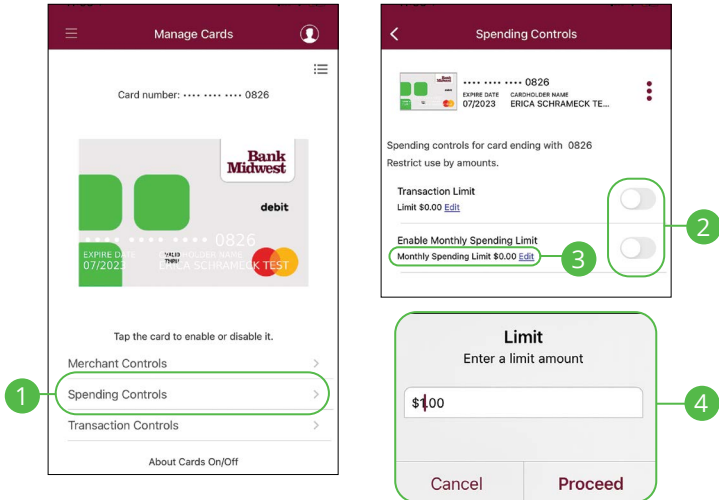


In the **Sidebar Menu**, click **Manage Cards**.

1. Click the **Merchant Controls** button.
2. Toggle the switch to enable or disable a merchant.

Spending Controls

You can limit spending amounts per transaction or per month.

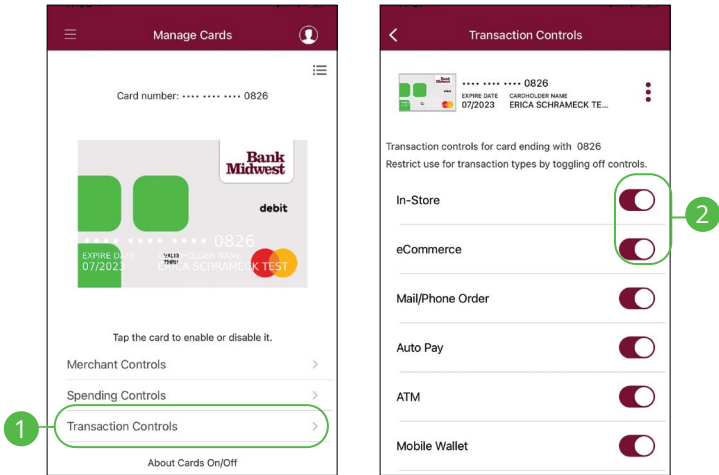


In the **Sidebar Menu**, click **Manage Cards**.

1. Click the **Spending Controls** button.
2. Toggle the switch to enable or disable a limit.
3. Click the “Monthly Spending Limit” link below a spending control to set a spending limit.
4. Enter an amount and click the **Proceed** button.

Transaction Controls

You can specify transaction categories to choose what purchases your card can make. You can also disable transactions such as ATM withdrawals or in-store purchases.



In the **Sidebar Menu**, click **Manage Cards**.

1. Click the **Transaction Controls** button.
2. Toggle the switch to enable or disable a transaction.

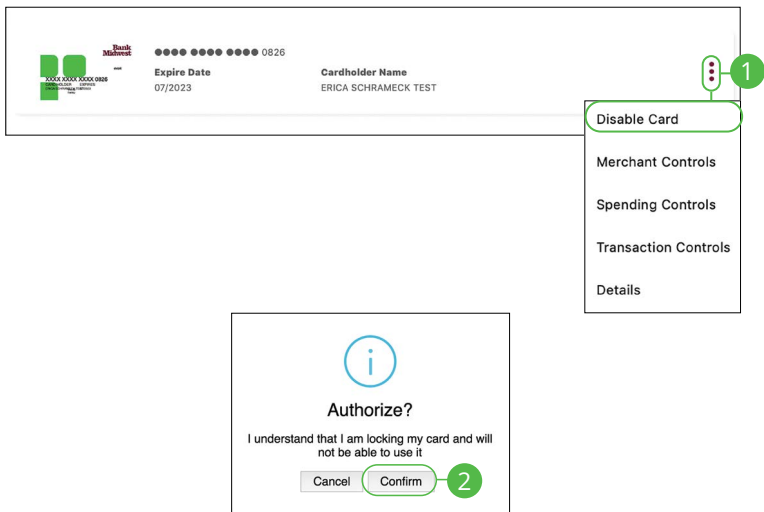
Services

Desktop Manage Cards


Our card management feature helps you control your cards by giving you the ability to disable and enable each card.

Disabling or Enabling a Card

You can easily disable or enable any of your cards.

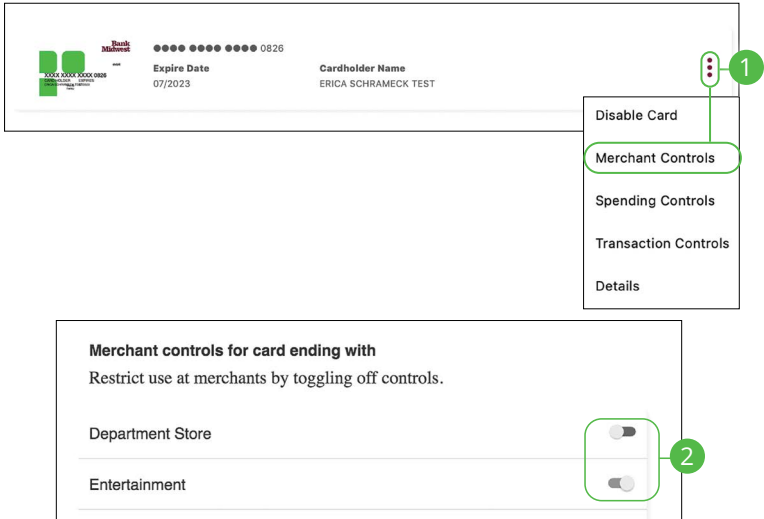


In the **Sidebar Menu**, click **Manage Cards**.


1. Click the  icon and select either "Disable Card" or "Enable Card" from the drop-down.
2. Click the **Confirm** button.

Merchant Controls

You can specify which merchants your card can be used to make purchases.



In the **Sidebar Menu**, click **Manage Cards**.


1. Click the  icon and select "Merchant Controls."
2. Toggle the switch to enable or disable a merchant.

Spending Controls

You can limit spending amounts per transaction or per month.

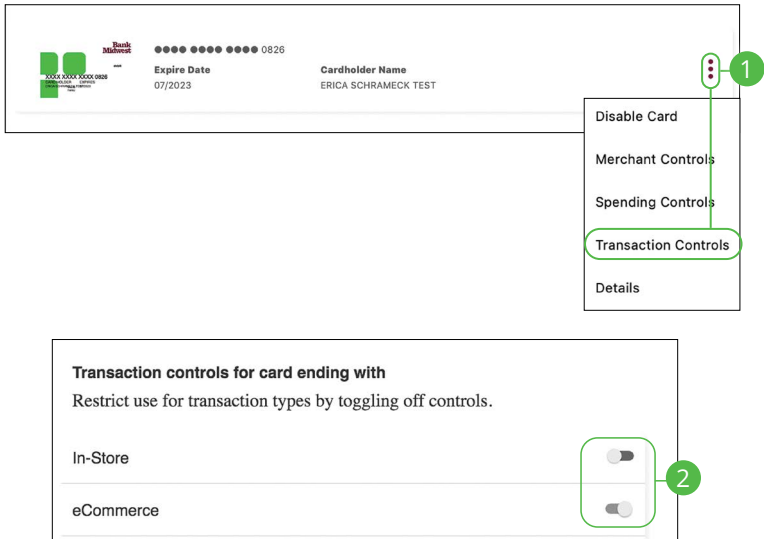
The screenshot displays the 'Manage Cards' interface for a Bank of America card. The card details include the Bank of America logo, the card number (partially masked as 0000 0000 0000 0826), the cardholder name (ERICA SCHRAMECK TEST), and the expire date (07/2023). A sidebar menu on the right contains options: 'Disable Card', 'Merchant Controls', 'Spending Controls' (highlighted with a green box and a '1' callout), 'Transaction Controls', and 'Details'. Below the sidebar, the 'Spending controls for card ending with' section is shown, with the instruction 'Restrict use by amounts.' It features two toggle switches: 'Transaction Limit' and 'Enable Monthly Spending Limit' (highlighted with a green box and a '2' callout). The 'Enable Monthly Spending Limit' toggle is currently off, and the input field below it contains '\$1,000.00' (highlighted with a green box and a '3' callout). A 'Save' button is located at the bottom right of the input field.

In the **Sidebar Menu**, click **Manage Cards**.


1. Click the  icon and select "Spending Controls."
2. Toggle the switch to enable or disable a limit.
3. Enter a spending limit and click the **Save** button.

Transaction Controls

You can specify transaction categories to choose what purchases your card can make. You can also disable transactions such as ATM withdrawals or in-store purchases.



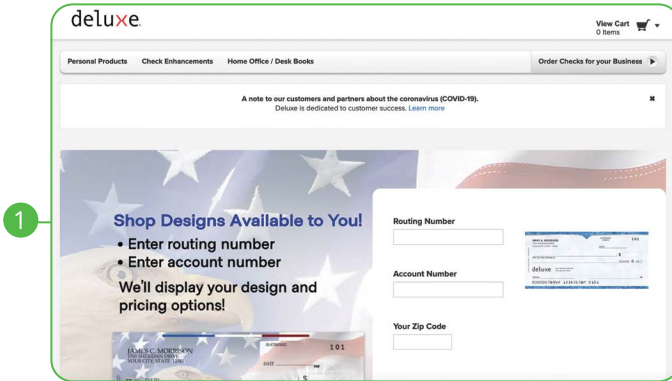
In the **Sidebar Menu**, click **Manage Cards**.

1. Click the  icon and select "Transaction Controls."
2. Toggle the switch to enable or disable a transaction.

Services

Reordering Checks

If you've previously ordered checks through Bank Midwest, you can conveniently reorder checks online at any time through our trusted vendor's website.



In the **Sidebar Menu**, click **Check Reorder**.

1. Complete your order on our vendor's website.



Note: If you notice that you are missing checks, please contact us at 888.902.5662 right away, so that we can take precautions to safeguard against identity theft and fraud.

Services

Statement Delivery

You can change how you receive your monthly statements for your primary account. Paper statements are physically delivered to you in the mail, while Online Statements can be viewed or downloaded from digital banking.

The screenshot shows a mobile application interface for setting statement delivery preferences. It consists of two main panels. The top panel is a sidebar menu with a 'Delivery Preferences' button (1) and two account options: 'Spending Account (...11)' and 'Vacation Savings (...22)'. The bottom panel is the main settings screen. It has a 'Select:' dropdown menu (2) under the heading 'Apply Statement Preferences to:'. Below this is a 'Statement Preference' dropdown menu (3) currently set to 'Mail'. Underneath is a text input field for 'Notification Email (if electronic)' (4). At the bottom, there are three buttons: 'Next' (2), 'Back' (5), and 'Submit' (5).

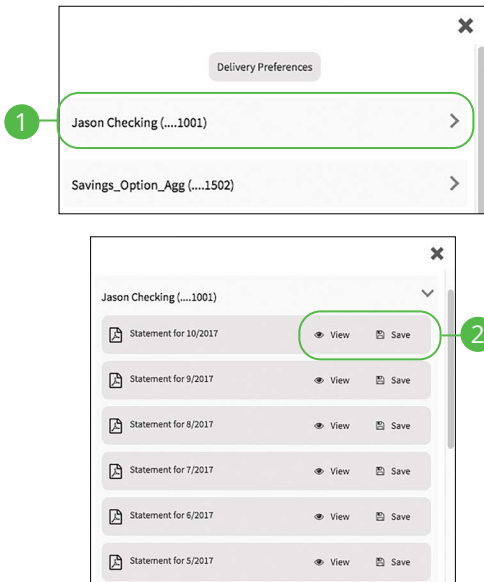
In the **Sidebar Menu**, click **Statements**.

1. Click the **Delivery Preferences** button.
2. Select an account to apply statement preferences to and click the **Next** button.
3. Select Statement Preference from drop-down
4. Add or change your email address.
5. Click the **Submit** button when you are finished.

Services

Statements

The Statements feature is a great virtual filing system for your bank statements, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it.



In the **Sidebar Menu**, click **Statements**.

1. Select an account.
2. Click either the **View** or **Save** button to view or save the statement.

Services

Account Reporting

You can create several reports to keep track of payments, checks and transactions during a specified date range.

Creating a New Report

In order to make a new report, you need to specify the account, check number or amount range, transaction type and dates for your report.

The screenshot shows the 'Advanced Search' interface for creating a report. It features several input fields and buttons, numbered 1 through 6 to indicate key steps:

- 1:** 'Choose Account:' dropdown menu.
- 2:** 'Enter Amount Range:' field with '\$0.00 to \$0.00' and 'Choose Date Filter:' dropdown with 'Last 30 Days'.
- 3:** 'Transaction Type:' section with checked boxes for 'Debit' and 'Credit'.
- 4:** 'Save Report' and 'Apply' buttons.
- 5:** 'Please name your report' text input field.
- 6:** 'Confirm' button.

In the **Sidebar Menu**, click **Account Reporting**.

1. Select an account using the drop-down.
2. Select at least one filter: check number, amount range or date.
3. (Optional) Choose a transaction type by selecting the appropriate box.
4. Click the **Save Report** button to save the report for future use. Click the **Apply** button to run a one-time report.
5. Enter a name for the report.
6. Click the **Confirm** button.

Deleting an Existing Report

If you no longer need an existing report, you can delete it.

Advanced Search Collapse ↑

Choose Account: Free Business Checking (...016132) | v

1 Choose Saved Report: Test Report | v

Search By Check Number: _____

Enter Amount Range: \$1.00 to \$50.00

Choose Date Filter: Last 30 Days | v

Transaction Type: Debit: Credit:

2 Delete Report Edit Report Apply



Confirm Delete?

Click confirm to authorize

Cancel

3 Confirm

In the **Sidebar Menu**, click **Account Reporting**.

1. Choose a saved report from the drop-down.
2. Click the **Delete Report** button.
3. Click the **Confirm** button.

Editing an Existing Report

You may also edit an existing report.

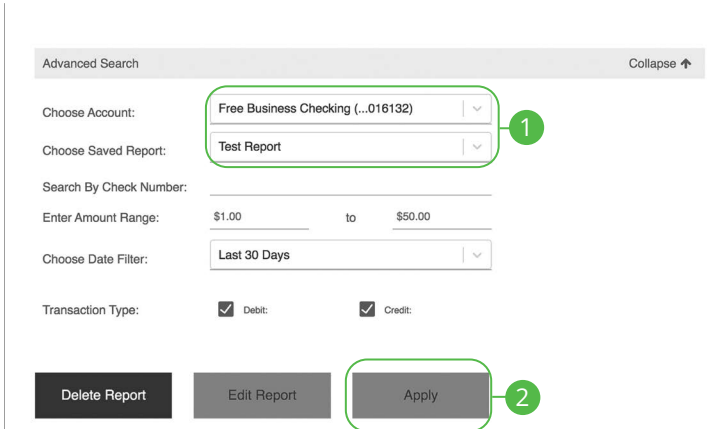
The screenshot shows the 'Advanced Search' interface. At the top, there is a search bar with a 'Collapse' button. Below it, the 'Choose Account:' dropdown is set to 'Free Business Checking (...016132)'. The 'Choose Saved Report:' dropdown is set to 'Test Report' and is highlighted with a green circle and the number 1. Below this is a section for 'Search By Check Number:' with an 'Enter Amount Range:' of '\$1.00 to \$50.00' and a 'Choose Date Filter:' of 'Last 30 Days', both highlighted with a green circle and the number 2. The 'Transaction Type:' section has checkboxes for 'Debit' and 'Credit', both of which are checked. At the bottom, there are three buttons: 'Delete Report', 'Edit Report' (highlighted with a green circle and the number 3), and 'Apply'. Below the main interface is a confirmation dialog titled 'Confirm Edit?' with the text 'Click confirm to authorize'. It has two buttons: 'Cancel' and 'Confirm' (highlighted with a green circle and the number 4).

In the **Sidebar Menu**, click **Account Reporting**.

1. Choose a saved report from the drop-down.
2. Make the necessary changes.
3. Click the **Edit Report** button.
4. Click the **Confirm** button.

Running an Existing Report

Running an existing report allows you to display the results from your saved reports.



The screenshot shows the 'Advanced Search' interface. At the top, there is a 'Collapse' button with an upward arrow. Below this, there are several input fields and checkboxes:

- 'Choose Account:' with a dropdown menu showing 'Free Business Checking (...016132)'. This dropdown is circled in green with a '1' next to it.
- 'Choose Saved Report:' with a dropdown menu showing 'Test Report'. This dropdown is also circled in green with a '1' next to it.
- 'Search By Check Number:' with an empty input field.
- 'Enter Amount Range:' with two input fields containing '\$1.00' and '\$50.00', separated by the word 'to'.
- 'Choose Date Filter:' with a dropdown menu showing 'Last 30 Days'.
- 'Transaction Type:' with two checkboxes: 'Debit:' (checked) and 'Credit:' (checked).

At the bottom, there are three buttons: 'Delete Report' (black), 'Edit Report' (grey), and 'Apply' (grey). The 'Apply' button is circled in green with a '2' next to it.

In the **Sidebar Menu**, click **Account Reporting**.

1. Select an account and saved report using the appropriate drop-down.
2. Click the **Apply** button to run the report.

Services

RoboSave

RoboSave is an automated savings tool that looks at the way you spend your money to calculate how much you need in your safety net to take on life's emergencies. It then determines how much you can handle saving every few days without affecting your spending habits and automatically saves for you.

You can create goals and track how long it will take to reach them. It takes into account things like surprise expenses and determines what portion of your balance is safe to save. We then move a portion of that from your checking account to your savings account.

RoboSave saves money for you every 2-4 days. Our algorithm determines the frequency based on a number of things like your current balance, average number of monthly transactions, and more.

Below the Savings Balance displayed at the top of the dashboard, you can see exactly when your next transfer date is.

Setup

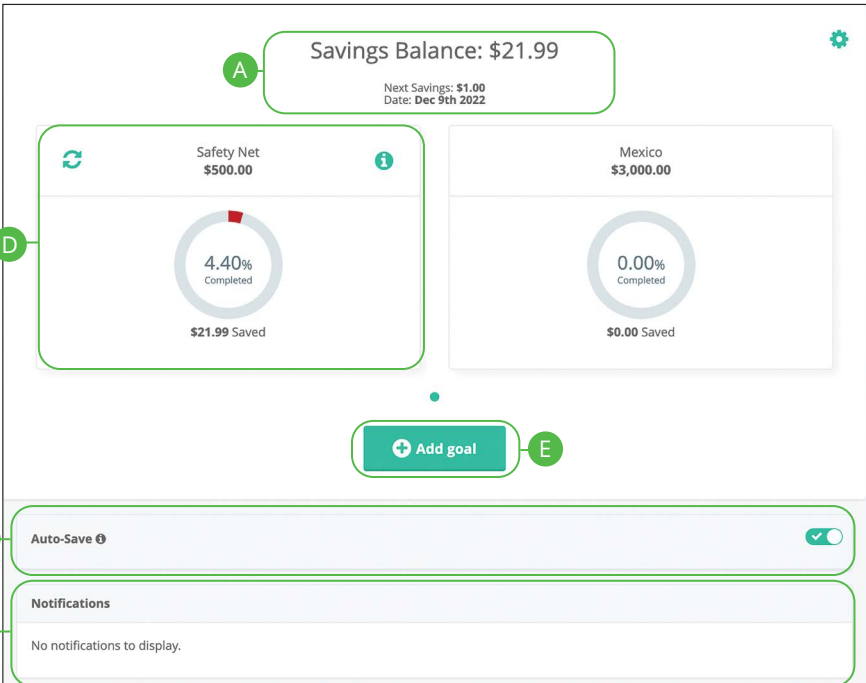
The image contains two screenshots of the RoboSave setup interface. The left screenshot shows a 'Proceed' button (1) and an 'Account Selection' form. The form has two dropdown menus: 'Checking Account' (3) with the value '(...456) - Checking' and 'Savings Account' with the value '(...711) - Savings'. A 'Save changes' button (4) is at the bottom right. The right screenshot shows the RoboSave logo, a video player (2), and a 'Get Started' button (2). Below the video player is a text block: 'Becoming financially stable is as easy as pushing a button. No signup. No penny pinching. Start saving with RoboSave today.'

In the **Sidebar Menu**, click **RoboSave**.

1. Click the **Proceed** button.
2. Click the **Get Started** button.
3. Use the drop-downs to select a checking and savings account.
4. Click the **Save changes** button.

Services

RoboSave Overview

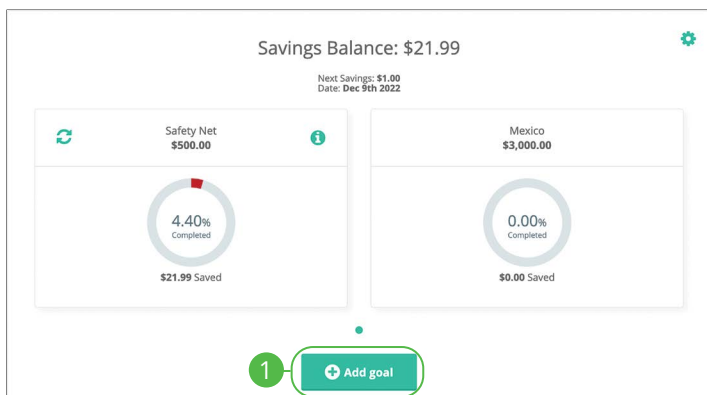


In the **Sidebar Menu**, click **RoboSave**.

- A.** The current total in your savings account and the date of your next Auto-Save transfer are displayed here.
- B.** Enabling Auto-Save allows RoboSave to look at your recent transactions and calculate how much money to move into savings for you every couple of days. With this feature on, RoboSave will be sure to never save more than you can handle.
- C.** View all transfers to and from your savings account here.
- D.** A personalized Safety Net goal is created for you automatically to help out with any potential emergencies. This number is calculated based on your average spending and how much you would need in an emergency situation
- E.** Click the **Add goal** button to add a new savings goal.

Services

Adding a RoboSave Goal



Create a New Savings Goal!

2 Car Vacation House Other

3 Goal Name

4 Goal Priority
2

5 Savings Goal
\$

6 Create

In the **Sidebar Menu**, click **RoboSave**.

1. Click the **Add goal** button.
2. Select a goal type.
3. Enter a goal name.
4. Use the drop-down to select a goal priority.
5. Enter your savings goal.
6. Click the **Create** button.

Services

Manually Contribute to a RoboSave Goal

To speed up your progress for a specific goal, you can make personal contributions if you'd like in addition to our own calculations! Whether it's \$1 a day or \$50 a month, you decide how much and how often you'd like to contribute. You can also turn this on/off any time you'd like.

The screenshot shows the RoboSave interface. At the top, it displays "Savings Balance: \$21.99" and "Next Savings: \$1.00 Date: Dec 9th 2022". Below this, there are two goal cards: "Safety Net \$500.00" (4.40% Completed, \$21.99 Saved) and "Mexico \$3,000.00" (0.00% Completed, \$0.00 Saved). A green box highlights the Mexico goal card, labeled with a circled "1". Below the goal cards, a modal form titled "Mexico: \$3,000.00" is open. The form shows "Estimated Completion: 11/26/2023" and a section for "Recurring Saving" with the instruction "Manually contribute additional savings to this goal." The form contains three input fields: "Amount" with a value of "\$ 1" (labeled with a circled "2"), "Frequency" set to "Every Month" (labeled with a circled "3"), and "Start Date" set to "11/09/2022" (labeled with a circled "4"). At the bottom of the form, there is a "Transfer Funds" button and an "Update" button (labeled with a circled "5").

In the **Sidebar Menu**, click **RoboSave**.

1. Click the goal you want to manually contribute to.
2. Enter an amount.
3. Use the drop-down to select a frequency.
4. Select a start date.
5. Click the **Update** button.

Editing a Manual Contribution

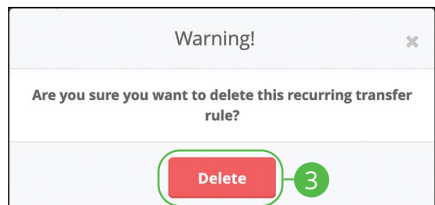
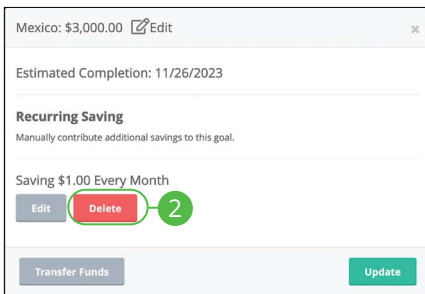
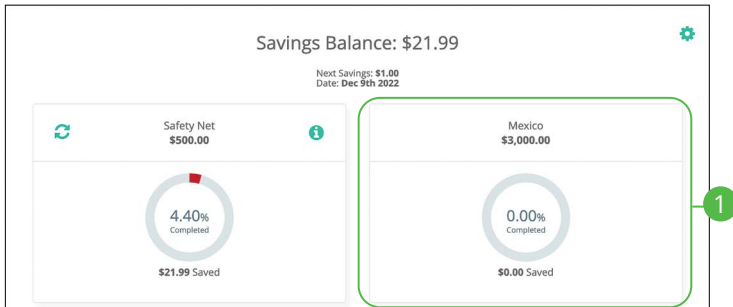
The image illustrates the process of editing a manual contribution to a RoboSave goal. It is divided into three numbered steps:

- Step 1:** The main dashboard shows a "Savings Balance: \$21.99" and "Next Savings: \$1.00" on "Date: Dec 9th 2022". Two goal cards are visible: "Safety Net" with a 4.40% completion rate and "\$21.99 Saved", and "Mexico" with a 0.00% completion rate and "\$0.00 Saved". A green box highlights the Mexico goal card, with a circled "1" next to it.
- Step 2:** An "Edit" dialog box for the "Mexico: \$3,000.00" goal is shown. It includes an "Estimated Completion: 11/26/2023" and a "Recurring Saving" section. The "Edit" button is circled in green, with a circled "2" next to it.
- Step 3:** The "Recurring Saving" settings for the Mexico goal are shown. The "Amount" is set to "\$ 1" and the frequency is "Every Month". The "Start Date" is "11/09/2022". The "Update" button is circled in green, with a circled "3" next to it.

In the **Sidebar Menu**, click **RoboSave**.

1. Click the goal with the manual contribution you want to edit.
2. Click the **Edit** button.
3. Make the necessary changes and click the **Update** button.

Deleting a Manual Contribution



In the **Sidebar Menu**, click **RoboSave**.

1. Click the goal with the manual contribution you want to delete.
2. Click the **Delete** button.
3. Click the **Delete** button.

Services


Editing a RoboSave Goal

You can always edit the name, priority, and the goal amount for each of your goals whenever you'd like.

The image illustrates the process of editing a RoboSave goal through three sequential screenshots:

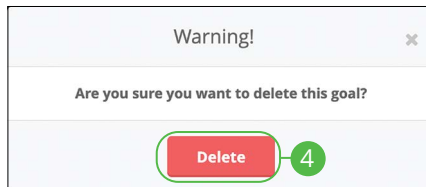
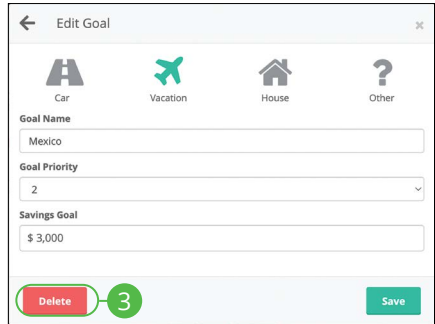
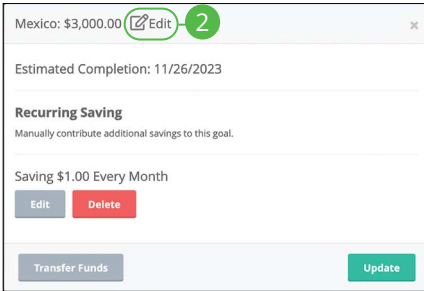
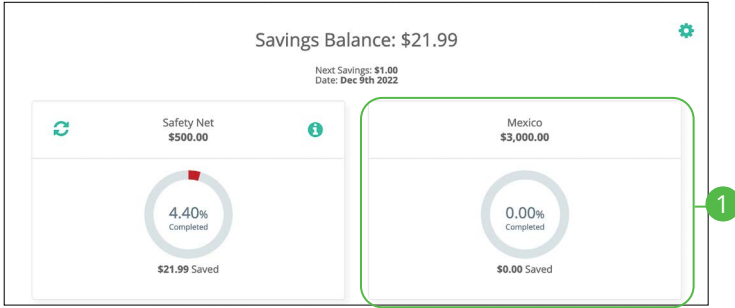
- Top Screenshot:** Shows the main 'Savings Balance: \$21.99' screen. Two goal cards are visible: 'Safety Net \$500.00' (4.40% Completed, \$21.99 Saved) and 'Mexico \$3,000.00' (0.00% Completed, \$0.00 Saved). A green box highlights the 'Mexico' goal card, with a green circle '1' next to it.
- Middle Screenshot:** Shows the 'Mexico: \$3,000.00' goal card with an 'Edit' icon circled in green and labeled '2'.
- Bottom Screenshot:** Shows the 'Edit Goal' form for the 'Mexico' goal. The form includes fields for 'Goal Name' (Mexico), 'Goal Priority' (2), and 'Savings Goal' (\$3,000). A green box highlights the entire form, with a green circle '3' next to it.

In the **Sidebar Menu**, click **RoboSave**.


1. Click the goal you want to edit.
2. Click the  Edit icon.
3. Make the necessary changes and click the **Save** button.

Services

Deleting a RoboSave Goal



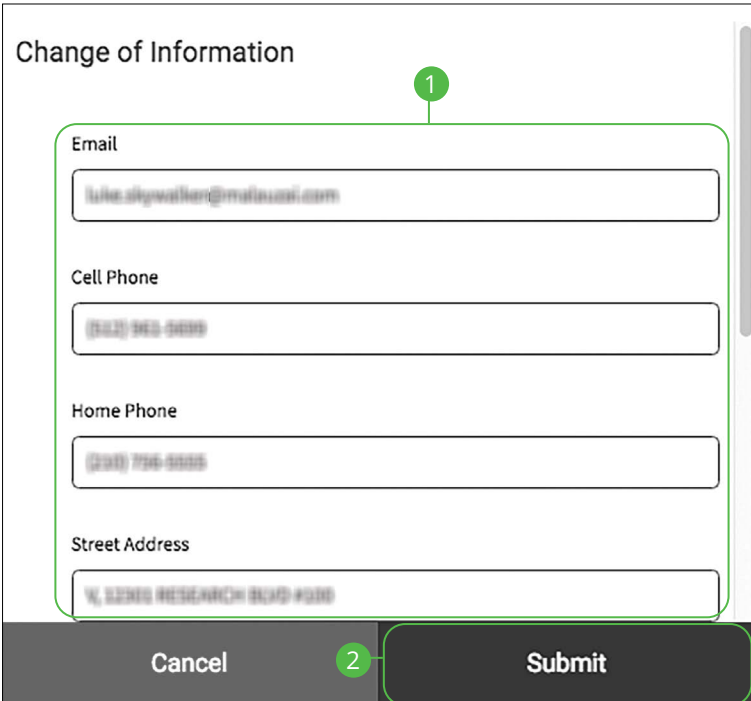
In the **Sidebar Menu**, click **RoboSave**.

1. Click the goal you want to delete.
2. Click the  **Edit** icon.
3. Click the **Delete** button.
4. Click the **Delete** button.

Settings

Profile

It is important to maintain current contact information on your account. You can do this by updating your profile.



Change of Information

1

Email
luke.slywaller@mafsuusi.com


Cell Phone
(512) 963-0000

Home Phone
(214) 796-0000

Street Address
11, 12345 RESEARCH BLVD #100

2

Cancel Submit

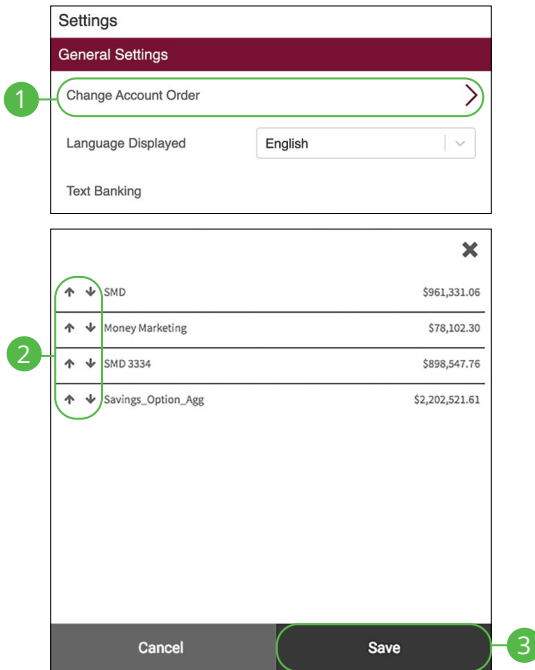
In the  drop-down at the top-right corner of the page, click **Profile**.

1. Update your contact information in the provided fields.
2. Click the **Submit** button when you are finished making changes.

Settings

Changing Account Order

The Home page and your accounts should appear in a way that is fitting for you. The order in which your accounts appear on the Home page can be changed in Settings to suit your needs and preferences.



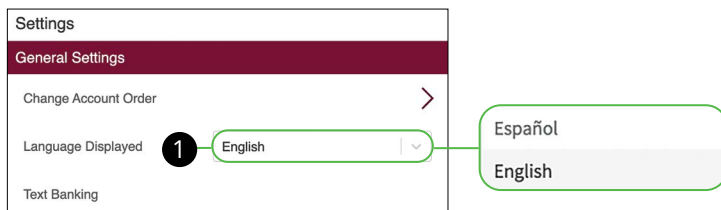
In the  drop-down at the top right corner of the page, click **Settings**.

1. Click the **Change Account Order** button.
2. Select the up or down arrows to change the order of your accounts.
3. Click the **Save** button when you are finished.

Settings

Changing Language

You can customize the language in Settings to suit your needs.



In the  drop-down at the top-right corner of the page, click **Settings**.

1. Use the "Language" drop-down to choose your preferred language.



Note: Users cannot enroll or modify online statements with the Spanish setting enabled.

Settings

Text Enrollment

Text Banking allows you to manage your accounts while on the go. Once enrolled, you can check balances, review account history and transfer funds from your Online Banking account using any text-enabled device.

Desktop

The screenshot illustrates the desktop interface for Text Enrollment. It shows a 'Settings' menu where 'Text Banking' is selected. The 'Text Banking' page includes a phone number input field, account selection dropdowns, and a 'Confirm' button. The steps are numbered 1 through 5.

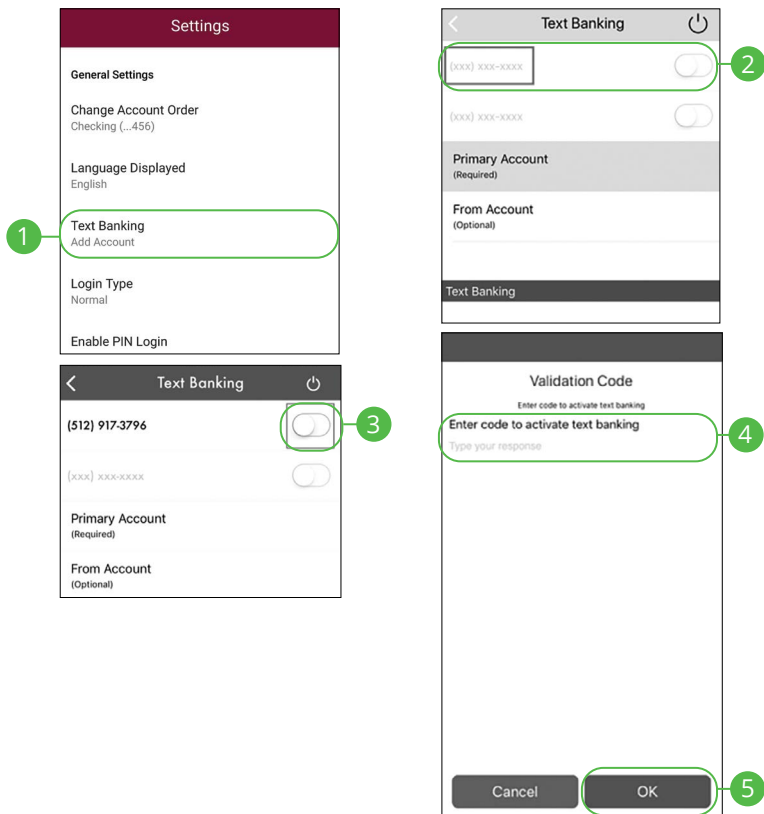
In the drop-down at the top-right corner of the page, click **Settings**.


1. Click the **Text Banking** button.
2. Click the icon to enter your SMS text number, then click the icon to save your number.
3. Click the icon to select a primary account to enroll in Text Banking.
4. (Optional) To receive transfer alerts, click the icon to select a From Account.
5. Click the **Confirm** button when you are finished.



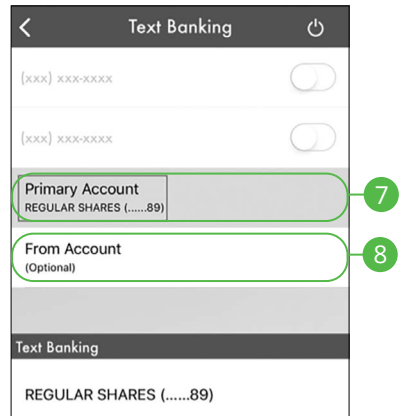
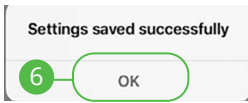
Note: Once you sign up for Text Banking, you will receive a text confirmation.

Mobile



In the  drop-down at the top right corner of the screen, click **Settings**.

1. Click the **Text Banking** button.
2. Enter the phone number you want Text Banking Alerts to be sent to.
3. Toggle the switch next to the phone number to enable Text Banking.
4. Enter the validation code that was texted to you.
5. Click the **OK** button.



6. Click the **OK** button.
7. Select a Primary account from the drop-down.
8. (Optional) To receive transfer alerts, select a From Account from the drop-down.

Commands for Text Banking	
BAL	Request account balance
HIST	Request account history
TRANS	Transfer funds between accounts
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)

Locations (Desktop)

Branches and ATMs

If you need to locate a Bank Midwest branch or ATM, we can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.

The screenshot shows the Bank Midwest Locations (Desktop) page. The page features a map of the region around Sioux Falls, South Dakota, with several branch and ATM locations marked. A search bar is located at the top right, and a filter dropdown menu is positioned below it. The filter dropdown is currently set to 'All', with options for 'ATMs' and 'Branches'. A list of locations is displayed on the right side of the page, including Wall Lake, Armstrong, Fairmont, and Okoboji. Each location entry includes the name, address, and distance from the user. A detailed information panel for the Armstrong location is open, showing the address, telephone numbers, lobby hours, drive-up ATM hours, and 24-hour ATM availability. The page is annotated with letters A through E, indicating key features: A points to the search bar, B points to the filter dropdown, C points to the location list, D points to the detailed information panel, and E points to the heart icon for saving a location as a favorite.

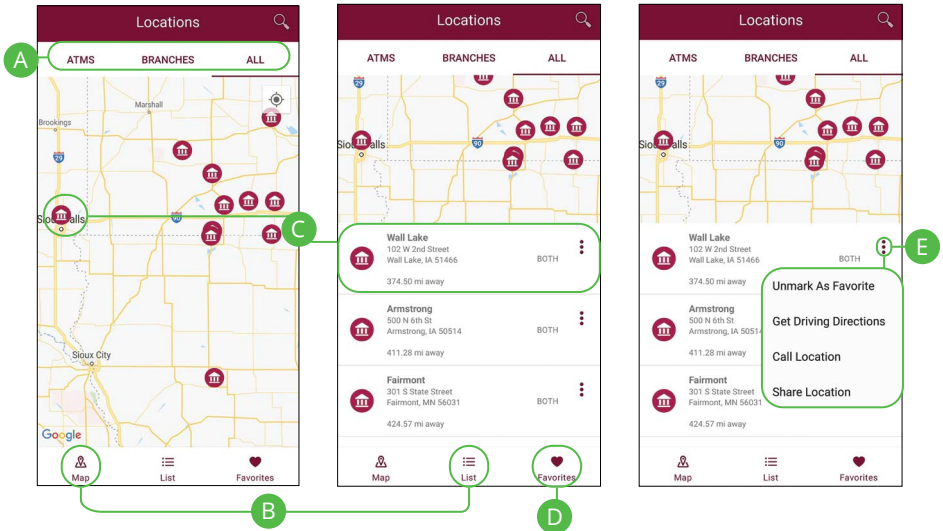
In the drop-down at the top right corner of the page, click **Locate Us**.


- The search bar allows you to find locations within a specific location.
- You can locate a Bank Midwest branch or ATM by checking the appropriate box.
- Details about branches or ATMs are displayed on the right side of the page.
- Click on a branch to view additional information.
- Click the icon to save a location as a favorite.





Locations (Android)

Branches and ATMs

If you need to locate a Bank Midwest branch or ATM, we can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.



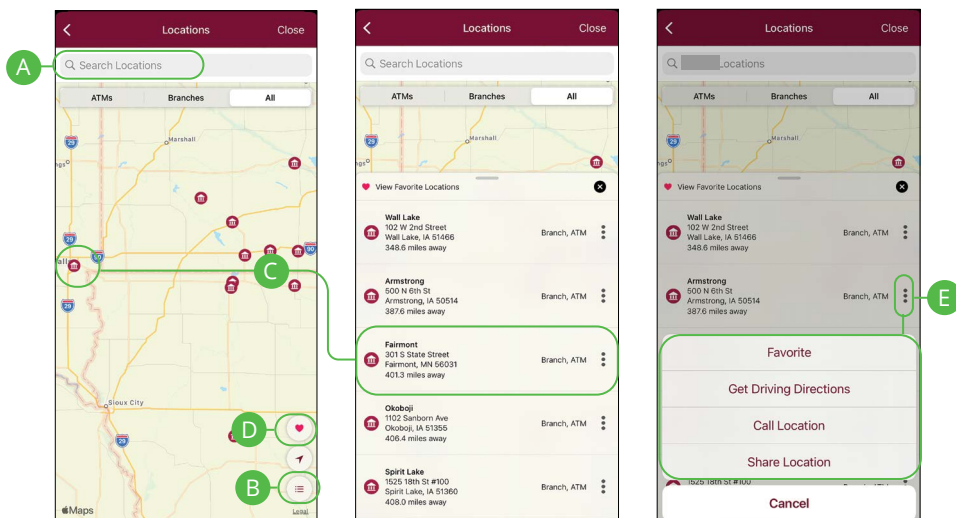
In the  drop-down at the top right corner of the screen, click **Locate Us**.


- A. The search bar allows you to find branch and ATM locations.
- B. Click on the  icon or the  icon to view the locations on a map or as a list.
- C. Click on a location to view additional details such as phone numbers, lobby hours and drive-up hours.
- D. Click on the  icon to view your favorite locations.
- E. Click the  icon to view additional options, such as Unmark As Favorites, Get Driving Directions, Call Location and Share Location.




Locations (Apple)

Branches and ATMs

If you need to locate a Bank Midwest branch or ATM, we can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.




In the  drop-down at the top right corner of the screen, click **Locate Us**.

- A. The search bar allows you to find branch and ATM locations.
- B. Click on the  icon to view the locations as a list.
- C. Click on a location to view additional details such as phone numbers, lobby hours and drive-up hours.
- D. Click on the  icon to view you favorite locations.
- E. Click the  icon to view additional options, such as Favorite, Get Driving Directions, Call Location and Share Location.


Contact Us


Important Phone Numbers


You can contact Bank Midwest about a lost or stolen card, or about any other issue you may have. Our important phone numbers are listed on our Contact Us page.

WorldPay
WorldPay
WorldPay 



Contact Us


Phone: 888.902.5662 
Monday-Friday 7 a.m. - 7 p.m. Saturday 8 a.m. - Noon

Email: CustomerSupport@BankMidwest.com 
Please do not send sensitive information like account numbers via email.

Visit BankMidwest.com 
Find additional resources in our Help Center at BankMidwest.com/Help-Center.

Report a lost or stolen debit card
Reach out to Bank Midwest during business hours. If we're not available, call WorldPay's number listed below. Temporarily turn off debit cards using the Manage Cards option in the main menu until the card is found or reported lost/stolen.

WorldPay (U.S.): 800.528.2273 
WorldPay (International): 812.647.9794 

In the  drop-down at the top right corner of the page, click **Contact Us**.

A decorative background pattern consisting of a grid of light gray diamonds with rounded corners, set against a white background. The pattern is more prominent at the bottom of the page.

Bank Midwest

BankMidwest.com ■ Member FDIC