

Consumer Online Banking

User Guide

Set Up and Access to Online Banking

How do I set up Online Banking?

To enroll in Online Banking, complete the following:

1. Go to <https://www.bankmw.com>.
2. Under "Sign In To Bank Online," select "Personal Online" for your personal account or "Small Business Online" for your small business account.
3. Click **Sign up for online banking** in the Account Login Box

How do I sign in to Online Banking?

To sign in to Online Banking, complete the following:

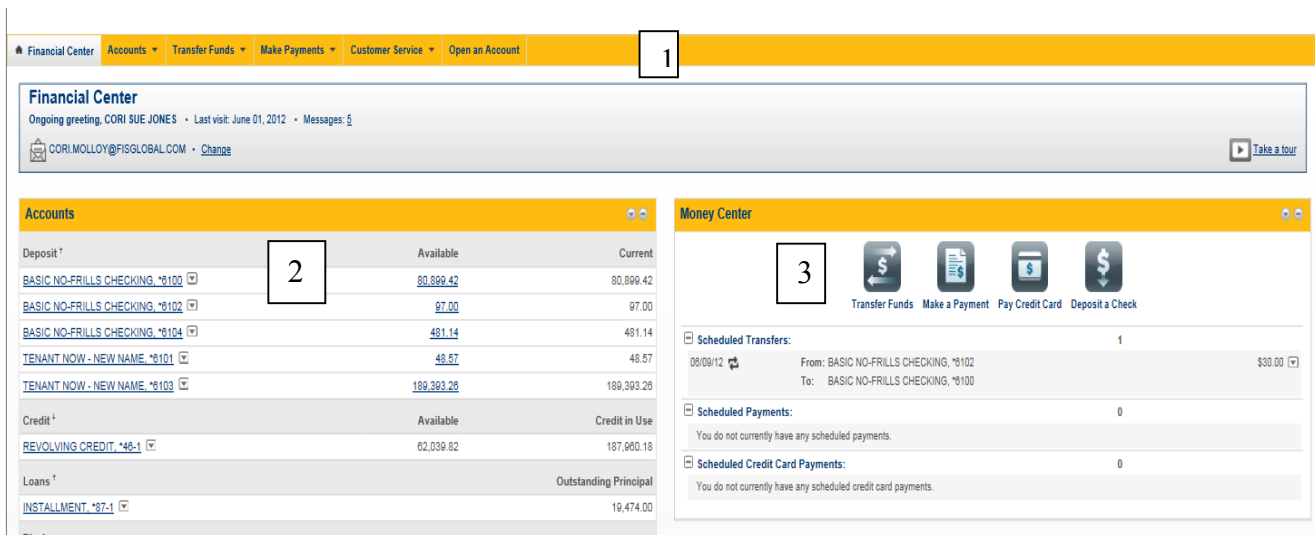
1. Go to <https://www.bankmw.com>.
2. Under "Sign In To Bank Online," select "Personal Online" for your personal account or "Small Business Online" for your small business account.
3. Enter your User ID and click *Sign In*
4. If prompted, select the method for delivery of your security code, and complete the verification process with the provided security code.
5. Enter your Password and click **Submit**

How do I know I'm on the valid Online Banking site?

After you log in to Online Banking, on the next screen, you will see an additional layer of security that shows you are connected to a safe server. Look at your browser's address bar. If all, or a portion of it is green, your connection is safe. If it is not green, stop your log in process and try clearing your cache and cookies. If the address bar still isn't green, contact us for assistance.

Online Banking's New Look Website!

Our online banking website has a new layout, featuring a Mega Menu (1), and widgets (2 & 3). All of the features and products included with our online banking experience can be accessed through the Mega Menu tabs. The widgets can be minimized, closed, or even moved around the dashboard, and your preferences will be saved for all of your future online banking logins.



The screenshot shows the Bank Midwest online banking interface. At the top, a yellow navigation bar contains a Mega Menu (1) with tabs for Financial Center, Accounts, Transfer Funds, Make Payments, Customer Service, and Open an Account. Below this is the Financial Center header with a greeting for CORI SUE JONES and a 'Take a tour' button. The main dashboard is divided into two sections: 'Accounts' (2) and 'Money Center' (3). The Accounts section displays a table of accounts with columns for Deposit, Available, and Current balances. The Money Center section features icons for Transfer Funds, Make a Payment, Pay Credit Card, and Deposit a Check, along with sections for Scheduled Transfers, Scheduled Payments, and Scheduled Credit Card Payments.

Deposit †	Available	Current
BASIC NO-FRILLS CHECKING *8100	80,899.42	80,899.42
BASIC NO-FRILLS CHECKING *8102	97.00	97.00
BASIC NO-FRILLS CHECKING *8104	481.14	481.14
TENANT NOW - NEW NAME *8101	48.57	48.57
TENANT NOW - NEW NAME *8103	189,393.28	189,393.28

Credit †	Available	Credit in Use
REVOLVING CREDIT *48-1	62,039.82	187,980.18

Loans †	Outstanding Principal
INSTALLMENT *87-1	19,474.00

Security

How do I change my User ID?

To change your User ID, click the Customer Service tab in the Mega Menu and from the drop-down menu, select Change User ID. Your current User ID will be displayed and you will have the option to enter a New User ID. Once you confirm the New User ID, click Submit to finalize the change.

What should I do if I forgot my User ID or Password?

If you have forgotten your User ID, call Client Services and Solutions at 800.867.2265.

If you have forgotten your password, you may select the link to reset it yourself and, after successfully verifying your identity, you will be able to choose a new password. You may also contact Client Services and Solutions at 800.867.2265 for a password reset.

How do I change my password?

To change your password, click the Customer Service tab in the Mega Menu and under Account Maintenance select change password. After entering your current password and providing your new password twice for confirmation, you can Submit these changes with immediate effect.

How do I change my email address?

To change your email address, click the Customer Service tab in the Mega Menu and select Manage contact information. This will allow you to update your contact information, including e-mail address and telephone numbers. You may select the Change option to update your email address or phone numbers, or the Delete option to remove these options from your account profile.

How do I change my mailing address?

To change your mailing address, click the Customer Service tab in the Mega Menu and select Change address. This will allow you to provide a new address for all of your accounts, or for just your accounts with the current address. After selecting a Starting date for your new address, click Submit. A confirmation page will display the information you entered. Please note that it may take up to 5 business days for the bank to complete this change.

Account

How do I view account balances and transactions?

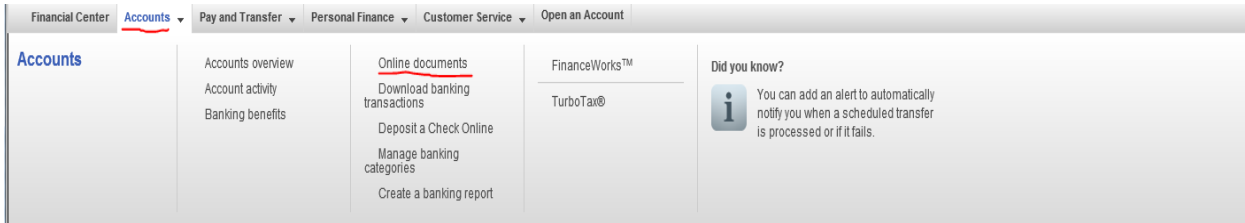
By selecting the account name in the Account Overview widget, you can view recent transaction history and check and deposit images for your account. You can also click the Accounts tab in the Mega Menu and select Accounts Overview, which provides a summary of your accounts and balances. Selecting the Available balance for the account will allow you to see a summary of pending transaction values, and overdraft protection funds that may be available. To protect your account information, you will only be able to access accounts which you own individually or jointly.

How do I order checks?

From the Customer Service tab in the Mega Menu, select Order Checks from the Account Services menu. After you select and submit your account information, you will be re-directed to our third-party vendor to place your order.

How do I view and download statements?

Select the Accounts tab from the Mega Menu and click on Online Documents



This page allows you to view statements, notices, and tax forms from any of your accounts:

Online Documents

Here are your available online documents.

Account	Document
ADVANCED CHECKING, *6101 <i>Current secondary accounts:</i> Basic Savings, *6201 Loan, *75-1	Last statement • All statements
MONEY MARKET ACCOUNT, *6401	Last statement • All statements
PREMIUM CHECKING, *6102	Last statement • All statements
REGULAR CHECKING, *6103	Last statement • All statements
TIME SAVER CD, *6301	Last statement • All statements
PERSONAL CREDIT CARD 2, *0590	Last statement • All statements
HOME EQUITY LINE OF CREDIT, *6601	Last statement • All statements
MORTGAGE, *6602	Last statement • All statements

To start receiving online documents for other accounts, [change your document delivery methods](#).

Need an online statement for a closed account or an account that is now part of a combined statement? [Select an account](#).

Click on the document type you want to view

Choose either the Last statement or to view past statements, choose All statements

If All statements are selected, you will be taken to a new screen where you can select which statement from the list of available statements.

A printable/downloadable statement will open in a separate window.

How do I sign up for Online Documents?

To sign up for electronic statements, notices, and/or tax forms, click the Customer Service tab in the Mega Menu, and select Change document delivery method.

1. After reviewing information about the types of Online Documents available, select Continue to proceed to the enrollment process.
2. If Online Documents are available for your account(s), you will see a drop-down menu under the Delivery Method column next to each account. You can select the link to Set all to "Online" or make a decision on each account individually.
3. After you select the delivery method for your account(s), please make sure you read and check the box agreeing to the terms of our Online Banking Agreement.
4. Click the Submit button at the end of the page to confirm your selections, and you will be presented with a Confirmation page showing your selections.

How do I turn off Online Documents?

To turn off electronic statements, notices, and/or tax forms, click the Customer Service tab in the Mega Menu, and select Change document delivery method.

1. If Online Documents are enrolled for your account(s), you will see a drop-down menu under the Delivery Method column next to each account.
2. Select Paper as the delivery method for your account(s).
3. Check the box agreeing to our Online Banking Agreement and click the Submit button at the end of the page to confirm your selections, and you will be presented with a Confirmation page showing your selections.

How do I add a nickname/description to my accounts?

To add a nickname or description to your accounts, select the Customer Service tab in the Mega Menu, and select Customize your accounts.

1. If the account nickname/description can be changed, you will be able to delete and re-enter customized information in the Description column for each account.
2. Select Submit at the bottom of the page to confirm your entry.
3. A confirmation page will display your newly entered information.

How do I hide accounts from online viewing?

To hide your accounts from online viewing, select the Customer Service tab in the Mega Menu, and select Customize your accounts.

1. If the account can be hidden from online viewing, an empty check box will display in the Hide Account column.
2. Select the empty box next to the account(s) you wish to hide.
3. Select Submit at the bottom of the page to confirm your selection. A confirmation page will display your selections.

How do I place a stop payment on a check?

To place a stop payment on a check, click the Customer Service tab in the Mega Menu, and under the Account Services menu select Stop a Check. A Stop Payment fee of \$35.00 will be assessed for each item requested.

1. From the Account drop-down menu, select the account from which the transaction is drawn.
2. Provide a reason (optional).
3. Provide Payee name, and check number.
4. If available, please provide the date the check was written, and the amount of the check before clicking Continue at the bottom of the page.
5. After reviewing the information that was entered, you may Submit request, Edit, or Cancel the stop payment request.
6. Stopped checks can be deleted from the View stopped checks page by clicking the delete button.

How do I download or export transactions to Quicken or other programs?

Up to 500 completed transactions or 45 days of account activity can be downloaded at one time. Bank Midwest online banking transaction information can be exported to Quicken software using Web Connect. To download your transactions, click the Accounts tab in the Mega Menu, and select Download Banking Transactions.

1. From the drop-down Account options, you may select from one of the available accounts, or you may select the option to download information for All accounts.
2. Select the date range for your transactions.
3. Select the File format type and click Download Transactions.
4. Once the download is complete, you can access the downloaded transaction history through compatible software.

Alerts

Bank Midwest is happy to provide a new variety of alerts available for your account. Most alerts can be sent to both an email address, as well as a text message to your mobile phone. Alerts are available for your account, debit card, Bill Pay transactions, Common Sense Pay transactions, as well as when changes are made to your online banking profile.

How do I set up an eAlert?

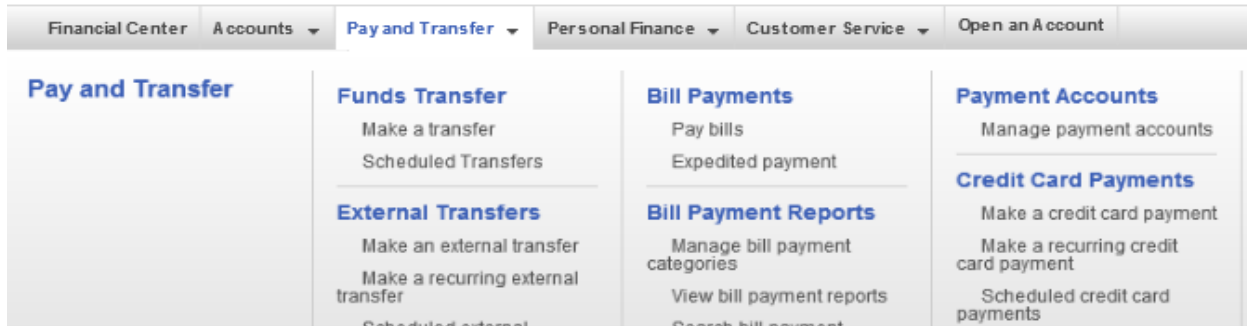
Click on the Customer Service tab in the Mega Menu and select Manage Alerts under the Contact Options menu.

1. Verify your contact information is correct, and make any necessary changes by selecting the Change link.
2. Select the alert type for which you would like to enroll, or change. Choose from Account Alerts, ATM/Debit Card Alerts, Bill Payment Alerts, Common Sense Pay Alerts, and Service Alerts.
3. Below the Account option you will see a list of available alerts, alongside your current selection for that alert. You can Add, Change, or Delete your alert preferences by selecting the applicable link on the right-hand side of the page.
4. Select Save after making any changes. Your change will be immediately reflected on the page.

Pay Bills

How do I set up Online Bill Payment?

Select the Pay and transfer tab in the Mega Menu and under the Bill Payments menu select Pay Bills. You can also select the Pay Bills icon in the Money Center Widget.



If you have not enrolled in Bill Payment as part of the Online Banking enrollment process, you will be directed to the Bill Payment enrollment page.

After confirming that you would like to enroll in Bill Payment services, you will be prompted to select which account(s) you want to use for Bill Payment, and which one account will be established as your default. Click Submit when complete.

After successful enrollment, you will see a confirmation message, and options to Add payees.

Enroll in Bill Payment

Confirmation

You have successfully enrolled in bill payment!

Ready to make a payment? [Add payee](#) and fill in details about the person or organization you want to pay and then click "Make Payments". As a tip, we recommend having a recent bill handy when adding a payee.

What would you like to do?

- [Add payee](#)
- [View accounts](#)

[How Do I...](#) [Terms](#) [FAQs](#)

You will receive an e-mail welcoming you to Online Bill Payment.

How do I add a bill?

On the Pay Bills screen, add the person or company name next to Pay someone new and click "Add".

Pay Bills

Pay someone new: Find:

Pay To	Amount	Send On
--------	--------	---------

A pop-up window will appear where you can enter account information and the payees address. Click Continue when complete.

A confirmation window will appear, and you can proceed to make payments after closing this window.

To pay Bank Midwest loans online from your Bank Midwest account, you must add the Bank Midwest loan as a payee in your Bill Payment account. Payments to Bank Midwest loans cannot be made as a transfer, only as a Bill Payment transaction.

How do I pay a bill?

From the Pay Bills page, you can enter and edit payment information directly on the payee line.

Pay Bills

Pay someone new: Find:

Pay To	Amount	Send On
Show all payees sorted by name Pay from: ADVANCED CHECKING *6101		
New indicates a payee that we automatically added for you.		
A&N Electric Co... *3456 Skip reminder	\$ <input type="text"/>	08/14/2015 <input type="button" value="Pay"/> Deliver by: 8/18/2015 Due: 8/14/2015
Alpha Power *3372 8/9/2015 e-bill: View File Autopay	\$ <input type="text"/>	08/14/2015 <input type="button" value="Pay"/> Deliver by: 8/18/2015 Due: 8/18/2015
New Collate Mortgage... *6703	\$ <input type="text"/>	08/14/2015 <input type="button" value="Pay"/> Deliver by: 8/18/2015
Aqua Water *6471 Setup: e-bill reminder autopay	\$ <input type="text"/>	08/14/2015 <input type="button" value="Pay"/> Deliver by: 8/18/2015
City Water *6677 This payee is currently inactive.		
City Water Works *7267 Pending: \$80.99 on 09/17/2009 Add memo Setup: e-bill reminder autopay	\$ <input type="text"/>	08/14/2015 <input type="button" value="Pay"/> Deliver by: 8/18/2015
Electric Energie... *2256	\$ <input type="text"/>	08/14/2015 <input type="button" value="Pay"/> Deliver by: 8/18/2015
Last paid: \$100.00 on 08/01/2010 Setup: e-bill reminder autopay		

Select the funding account by clicking on the account name referenced in the Pay from field, and choosing an account from the drop-down menu. If you wish to pay multiple bills from differing accounts, you will have to change this funding account before selecting Pay for each bill.

Enter the amount of your payment in the Amount column on the payee line.

Select the date you wish to make a payment. The Smart Calendar will allow you to see both the sending date and anticipated delivery date.

Select Pay to make the payment from the selected Bill Payment account.

Selecting the hyperlinked payee name will provide you with a drop-down menu of options for that payee, which allows you to schedule automatic payments, edit payee names and details, view payment history, and set reminders.

How do I pay a person using Common Sense Pay?

Select the Pay and transfer tab in the Mega Menu and under the Common Sense Pay menu select Pay people.

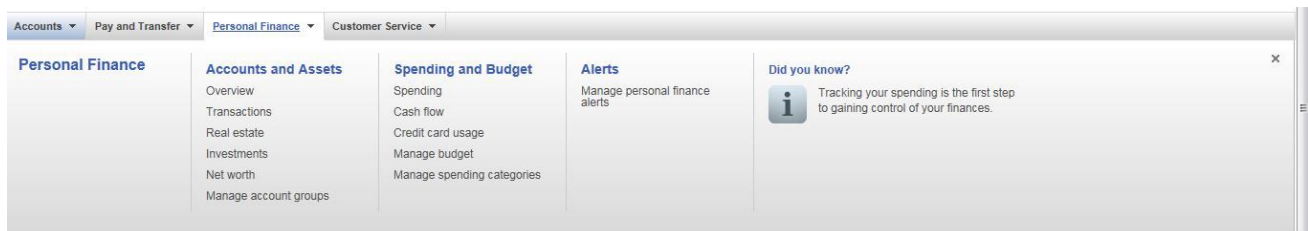
1. Either select a Contact from the Contacts menu, or enter the recipient's name, e-mail address OR phone number, and amount.
2. Select the funding account.
3. Enter the amount you wish to pay.
4. Select method you wish to use – mail a check, deposit to bank account, deposit to PayPal® account, or let the recipient decide the method.
5. Enter a message to the recipient.
6. Select Continue.
7. A Payment Preview window will pop-up, confirming the information you entered.
8. Select Continue to send the payment.
9. You can check this screen to confirm the status of incoming and outgoing Common Sense Pay transfers, and Modify or Delete Common Sense Pay contacts

Personal Finance Management

Our new Personal Finance Management tool allows you to view account information – balances and transaction history – for accounts held at other financial institutions.

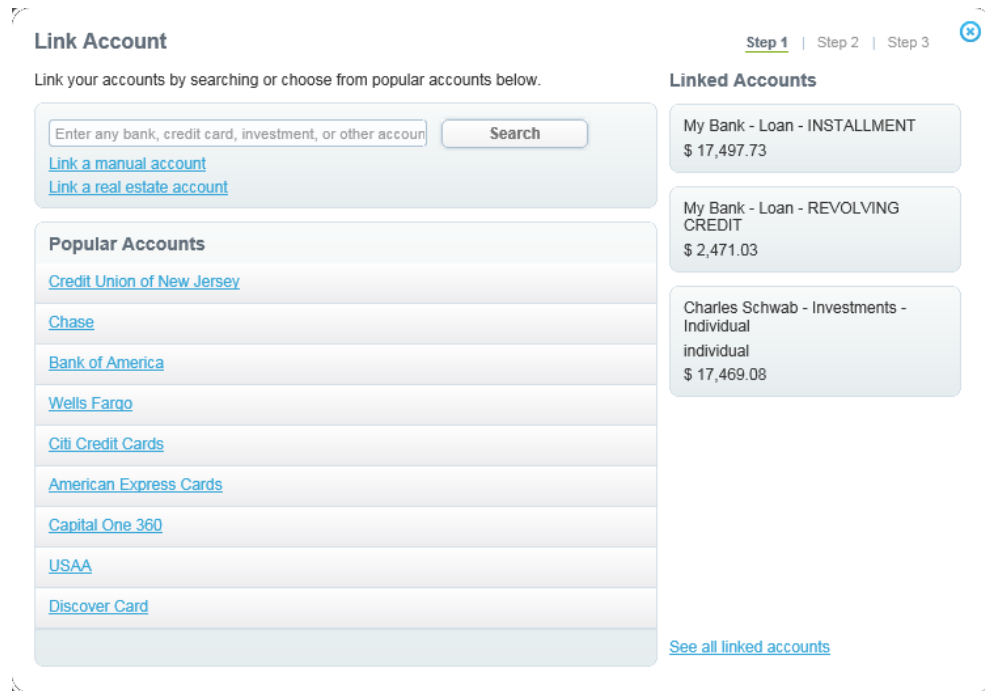
How do I use Personal Finance Management?

Personal Finance Management can be accessed by selecting the Personal Finance tab in the Mega Menu, and selecting Financial Overview.



How do I add accounts to Personal Finance Management?

Select the Personal Finance tab from the Mega Menu, and click on Manage Accounts. Or from the Financial Overview page, select Link Financial Account from the Quick Link on the far left-hand side of the page. *Transactions cannot be performed on accounts through Personal Finance Management. In order to transfer to/from external accounts, please see instructions for Pay Bills or Transferring Money.



Link Account

Link your accounts by searching or choose from popular accounts below.

Enter any bank, credit card, investment, or other account

[Link a manual account](#)
[Link a real estate account](#)

Popular Accounts

- [Credit Union of New Jersey](#)
- [Chase](#)
- [Bank of America](#)
- [Wells Fargo](#)
- [Citi Credit Cards](#)
- [American Express Cards](#)
- [Capital One 360](#)
- [USAA](#)
- [Discover Card](#)

Step 1 | Step 2 | Step 3

Linked Accounts

- My Bank - Loan - INSTALLMENT
\$ 17,497.73
- My Bank - Loan - REVOLVING CREDIT
\$ 2,471.03
- Charles Schwab - Investments - Individual
individual
\$ 17,469.08

[See all linked accounts](#)

You can search for your financial institution by entering the name or website address of your external banking, credit card, or investment account, or select from the list of other frequently linked institutions.

Provide the login credentials you use to login to the online services for the financial institution that you are trying to link.



*You may be prompted to verify challenge information from you other financial institution.


After the security information is verified, a status page will appear to notify you that your data is being gathered from the linked institution. You can continue linking other accounts, or view your linked accounts during this process.

Link Accounts

Step 1 | Step 2 | **Step 3** 

Linked Account(s)

Bank of America - Bank - Bank of...	
Bank of America - Bank - Regular...	

 **Gathering transaction details**

You can keep linking accounts while we are gathering details.



[+ Link Accounts](#) [View Accounts](#)


Once the accounts are successfully linked, a confirmation message will display.

Link Accounts

Step 1 | Step 2 | **Step 3** 

Linked Account(s)

Bank of America - Bank - Bank of...	\$ 1,641.00	Linked 
Bank of America - Bank - Regular...	\$ 1,510.40	Linked 

 **We have successfully gathered your account details.**

[+ Link Accounts](#) [View Accounts](#)

You will be notified if an account fails to enroll for any reason. You can select the account to view additional details about the failed enrollment, and edit your credentials if necessary.

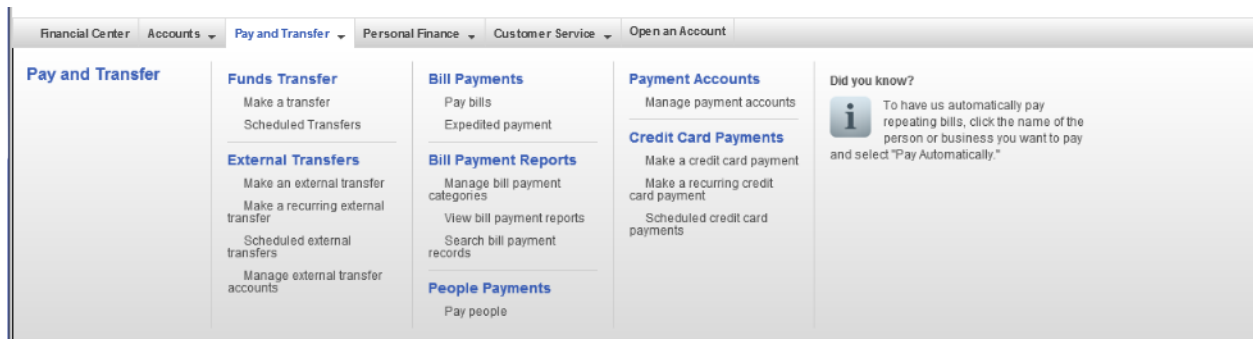
Transferring Money

Funds transfers can now be made between your Bank Midwest accounts (internal transfers), or from/to linked accounts outside of Bank Midwest (external transfers).

*To pay loans online from your Bank Midwest account, you must add the loan as a payee in your Bill Payment account. Payments to Bank Midwest loans and loans from other financial institutions cannot be made as a transfer, only as a Bill Payment transaction.

How do I complete an internal transfer between my Bank Midwest accounts?

Select the Pay and Transfer tab in the Mega Menu, and under the Funds Transfer menu select Make a transfer.



After reading and accepting the information and disclosures, click Continue on the Get Started page to add accounts and access external transfers.

Add an external transfer account by selecting the account type (checking, savings, money market), and entering the Routing and Account numbers for the account. Loan accounts must be added through Bill Payment.

Once the account is added, you will have to verify a series of test transactions on the external account, which may take up to three business days to appear on the account. These will appear as two debits and two credits on your external account, both less than \$1.00.

Once the transactions appear on your external account, return to the Manage External Transfer Accounts page from the Pay and transfer tab in the Mega Menu.

Select the Verify link next to the account you are activating and enter the requested information.

Once the correct amounts are confirmed and the account is verified, the account will be available for external transfers.

How do I complete an internal transfer between my Bank Midwest accounts?

Select the Pay and Transfer tab in the Mega Menu, and under the External Transfers menu select Make an External Transfer.


Using the drop-down menus, select the account you want to Transfer from, and the account you want to Transfer to. You can use your Bank Midwest as either the To or From account. After you enter the transfer date and amount, select Continue.

Make an External Transfer

Specify the details of your transfer and click "Continue."

Transfer from:

Transfer to:

Transfer on: 

You can also [set up recurring transfers](#)

Amount: \$

Note: For information on cutoff times and when the transfer will be processed, refer to our Disclosure information. There may be maximum numbers of transfers or maximum dollar amounts that you will be allowed to transfer. Any scheduled transfers in excess of the limits will not process and will be cancelled. More information about maximum external transfer limits can also be found in our Disclosure information.

[How Do I...](#) [Terms](#) [FAQs](#)

An External Transfer preview page will appear, allowing you to confirm the external transfer information. You can Submit, Edit, or Cancel the transfer from this page. Your transfer is not complete until you click Submit Transfer on this page.

Once the transfer is submitted you will receive a confirmation page with a confirmation number.

How do I establish a recurring external transfer?

To establish a recurring external transfer, select the hyperlink below the Transfer on date field when entering an external transfer, or select the Pay and Transfers tab in the Mega Menu and in the External Transfers menu select Make a recurring external transfer.

Make a Recurring External Transfer

Make your changes to the repeating transfer then press the "OK" button. The changes you make will affect all future transfers in this repeating transfer schedule.

Transfer From:

Transfer To:

Frequency:

Amount: \$

Start on:

End on:

Continue indefinitely

Continue until this date:

Continue for this number of transfers:

Note: For information on cutoff times and when the transfer will be processed, refer to the Disclosure Information Page. For information about the maximum external transfer amount, please contact Customer Service.

[How Do I...](#) [Terms](#) [FAQs](#)

Using the drop-down menus, select the account you want to Transfer from, and the account you want to Transfer to.

Select the transfer Frequency, either Weekly, Biweekly, Twice a month, Monthly, Quarterly, Semi-annually, or Annually.

Enter the Amount.

Enter the Start date for the recurring transfer schedule.

Choose the transfer end date – Continue Indefinitely, specify an end date, or specify a set number of transfers to complete before the schedule is complete.

An External Transfer preview page will appear, allowing you to confirm the external transfer information. You can Submit, Edit, or Cancel the transfer from this page. Your transfer is not complete until you click Submit Transfer on this page.

Once the transfer is submitted you will receive a confirmation page with a confirmation number.

How do I change or delete a recurring external transfer schedule?

To edit or delete a recurring external transfer schedule, select the Pay and Transfers tab in the Mega Menu and in the External Transfers menu select Scheduled external transfers.

Select the link to Edit or Delete the recurring external transfer schedule of your choice.