



Member
FDIC

ONLINE BANKING

Enrolled Users Initial Login Guide

Online Banking: Enrolled Users Initial Login Guide

Enrolled users of Bank Midwest online and mobile banking – both Personal Banking and Small Business Banking users – will follow these steps using their desktop or laptop computer for their initial login to the new platform.

Begin by going to bankmw.com

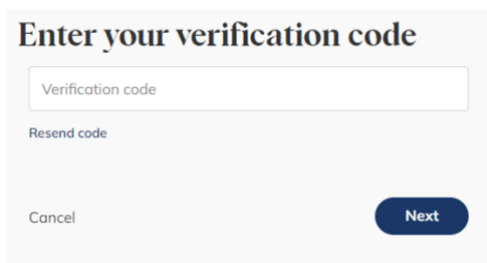
1. Log in using your existing Personal ID (now known as Username) and password. Your Username will automatically transfer to the new platform unless the bank notified you otherwise. DO NOT click “Need to enroll?”

Please note: Usernames are not case-sensitive on the new platform and may contain letters, numbers, or any of the following special characters: _,@,+,-



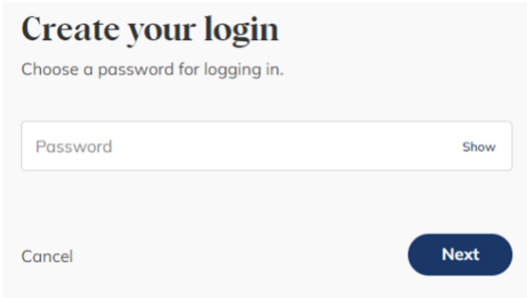
2. You'll receive a verification code at the email address on file with the bank. Enter the code into the box and click “Next.”

*Please note: if you do not have an email address on file with the bank or if the email is no longer valid, please visit a Bank Midwest banking center or call our Client Services & Solutions team at **800.867.2265**.*



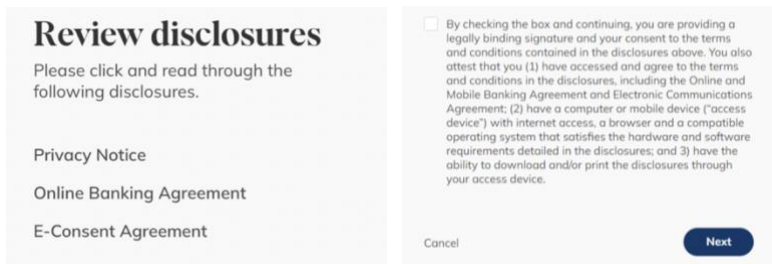
3. Create a Password. You may keep your previous password if it meets the new platform's requirements.

Passwords must be a minimum of 12 characters and must contain at least one upper case and one lower case letter, at least one number, and at least one of the following special characters: _,@,+,,,-. Additionally, by default, the platform enforces the following password safety requirements:

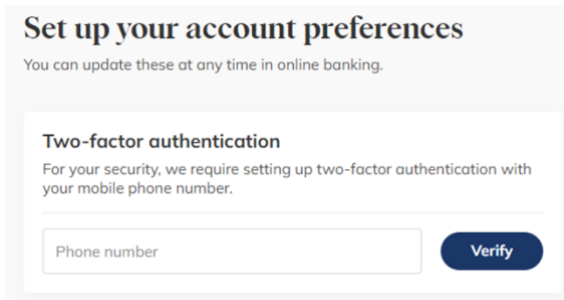


- 1.) Passwords may not be similar to your username, first name, last name, or email.
- 2.) Passwords **are** case-sensitive and may not be among the 20,000 most common passwords.

4. Review disclosures and check the box to agree to the Privacy Notice, Online Banking Agreement and E-Consent Agreement.



5. Set up two-factor authentication for enhanced security. To do this, provide your phone number, then click "Verify."



A verification code will be texted to your mobile phone number. Insert the verification code and click "Verify."

If the phone number you entered is not a mobile phone, you will receive a call with your verification code.

6. Next, choose your document delivery preference.

We encourage all clients to sign up for online paperless documents, which include statements and notices. Electronic delivery provides quicker, secure access to account documentation and benefits the environment. When choosing this option, all documents related to all your accounts may be provided electronically.

You must first view the “sample statement”. Then make your selection and click “Finish.”

Paperless statements Unenroll

If you are currently enrolled in paperless notices and statements for any of your accounts, your selection to receive paperless notices and statements has been transferred. By re-consenting you will continue to receive paperless notices and statements for all of your accounts going forward, including any new accounts that you open. If you do not wish to remain enrolled in paperless notices and statements you will need to select un-enroll and all of your current accounts will be unenrolled in paperless statement and notices.

By enabling paperless notices and statements, you acknowledge that you have read and agree to the terms of the [E-Consent Agreement](#), can access the [sample statement](#), and consent to receive electronic communications, statements, and other notices for all of your NBT Bank accounts.

By checking this box, I agree to the selected preferences.
Ⓢ Please check the box to proceed.

[Cancel](#) [Finish](#)

7. You will be brought into your new online banking Dashboard.

The dashboard features a navigation bar with links for Dashboard, Accounts, Transfer, Documents, Support, and Tools. A greeting "Hi," is displayed on the left, and a "Transfer funds" button is on the right. The main content area is divided into several sections:

- Balances:** Shows a Savings account with a balance of \$74,127.45.
- Total available cash:** Displays a large amount of \$74,127.45.
- Home Equity Line of Credit:** Provides information about covering large expenses like home improvements, education, or paying off high interest credit card debt.
- Services:** Includes a "Bill Payments" option to manage and pay all bills in one place.
- Recent activity:** A table listing transactions:

DESCRIPTION	ACCOUNT	AMOUNT
INTEREST CREDIT April 30, 2024		+\$182.33
INTEREST CREDIT March 30, 2024		+\$187.93
INTEREST CREDIT February 28, 2024		+\$175.38
INTEREST CREDIT January 30, 2024		+\$187.01
INTEREST CREDIT December 30, 2023		+\$186.53