

ONLINE BANKING USER GUIDE

GETTING STARTED:

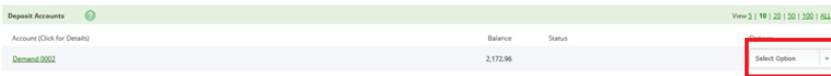
- Go to www.midstatesbank.com.
- Enter your NetTeller ID/Username (provided by Midstates).
- Enter your NetTeller PIN/Password (your initial password is the last 4 digits of your SSN).
- Change your PIN/Password for future access.
- You may change your NetTeller Username or PIN/password at anytime by clicking on the Options tab in the toolbar.
(Password must contain at least 1 uppercase letter, 1 lowercase letter, 1 number, 1 special character +_!\$*~., must be between 6 and 25 characters in length, not match one of your previous 4 passwords and not contain your ID).

SECURITY:

- On your initial log in to Online Banking, we will ask you to choose and answer three Personal Verification Questions.
- During future log ins, we will ask you some of these questions if we feel there is a possibility that someone else is attempting to access your information.
- Please choose answers you will remember. Incorrect answers can lead to your account being disabled.
- Change your password or NetTeller ID anytime by clicking the options tab in the tool bar.

USING ONLINE BANKING:

Successful log in to your account brings you to your accounts landing page.



Use the drop down box beside your account to view transactions, transfer funds, view statements, download information or add a stop payment.

eSTATEMENTS:

Go Green, and avoid the hassle of filing stacks of paper statements! Enroll in eStatements and you'll receive an email to alert you when your monthly statements are available securely through your online banking.

- Click on the E-Documents tab at the top of the page.
- Complete information, review and accept the disclosure and click Enroll Now.
- View statements online for 19 months or download and save for your records.

BILL PAY

Log in to your online banking. From the toolbar at the top, select the Bill Pay tab.

The first time you choose Bill Pay, the system will prompt you to select the accounts you wish to pay the bill from. You may add any of the checking accounts attached to your NetTeller ID.

ADD PAYEES

Bill Pay will pay your bills either electronically or by check. The program will tell you if your payee accepts electronic payments.

- Select **Add Payee** from the tool bar at the top.
- Enter the payee information into the required fields. The account number requested is your account number with that payee so that your payment can be applied correctly.
- Click submit at the bottom of the page.

If your payee does not accept electronic payments, you will get a message either stating, Payee not found, or There were no matching electronic payees found.

Click on the box in the lower right corner of the screen Add Check Payee. Bill Pay will mail a check to the payee for you.

You may view all payees you have added by selecting Payees in the tool bar on the Bill Pay menu.

MAKE A PAYMENT

- Select new payment from the tool bar at the top. All of your payees will appear on the screen. Select the bills you wish to pay and click continue.
- Enter the dollar amount you wish to pay and select the date you want the bill or bills to be paid and click on continue. Remember that if the bill is to be paid by check, you will want to allow for mail time as if you were mailing it yourself. Generally allow 5 business days as if you were mailing the check yourself.
- The next screen allows you to confirm your requests. If everything appears as you want it, click on confirm. Bill Pay will then give you a confirmation number for each bill you have paid.
- To edit or delete a payment prior to the date you have requested the bill to be paid, select scheduled payments directly under the tool bar, and then select the payee and click on the drop down box of the payment to be edited.



MOBILE BANKING

We are proud to offer FREE Mobile Banking to our online banking customers. It's easy, fast and convenient.

Get your account information at your fingertips! Log in to Mobile Banking through your cell phone or web enabled device and check your balance, transfer funds, view recent transactions and more. It's easier to manage your finances on the go when you take advantage of Midstates Bank Mobile Banking.

Download the Midstates Mobile Banking App from the Apple App Store or Google Play. Additional data rates may apply, please check with your cell phone carrier.

REMOTE DEPOSIT ANYWHERE (RDA)

With the Midstates Mobile Banking App, you can deposit checks on the go. It's convenient, safe and easy to use. Simply use your smartphone to take a picture of both sides of your properly endorsed check and deposit directly into your account.

- Log in to the Mobile Banking App with your online banking credentials.
- Select Mobile Deposit from the menu.
- Complete the enrollment information and agree to the Mobile Deposit Terms under the More Information section.
- You will receive an approval email after the bank has confirmed your account ownership is personal and has been open at least 60 days.

MAKE A DEPOSIT

- Select Mobile Deposit from the menu.
- Select Deposit Check and the account number, then enter check amount.
- Take a picture of the front and back of your check endorsed "For Deposit Only [signature]."
- Click Submit and check the RDA Agreement box.
- You will receive an email that your deposit has been received for processing.

PERSON-TO-PERSON PAYMENTS (P2P)

Pay anyone anytime with P2P Payments. Simple and secure money transfers through the Midstates Mobile Banking App.

- Select P2P from the menu.
- The first time you use P2P, you will need to add your debit card under Manage Cards.
- Select Payment from the menu, then enter the amount and recipient email or mobile phone number, and click Submit.
- Agree to the terms and input your debit card PIN to securely send funds.
- Recipient will receive an email or text message notification with instruction on how to complete the transfer.

BANKABILITY ON DEMAND TEXT BANKING

Text us. We text you back. Our convenient and secure enhanced text banking service, Bankability on Demand, is available 7a.m. - 7p.m., 7 days a week.

- Text your questions and help requests to 888-710-9070 or 712-343-2237.
- A member of our Customer Care Center will text you back between 7a.m. - 7p.m., 7 days a week; after hours responses are next day.
- Text us for questions about your account, temporary debit card increases, online banking password resets, travel notifications or anything else.
- Basic commands such as "BAL" (balance), "HIST" (history), "HELP" (help) are available 24/7 if you are enrolled in text banking through the mobile app.

Please reset my online banking password

Your password has been reset!

MOBILE WALLET

With your card on your phone, mobile wallets make paying simple. The Midstates mobile wallet is available on Apple Pay, Android Pay or Samsung Pay.

- Open your mobile wallet app and add your Midstates Bank debit card information.
- You may be asked to authenticate your device and card with a one-time passcode via text, email or a call to the bank.
- When you check out at participating merchants, access your mobile wallet and card. For in-store purchases, just hold your mobile device at the terminal.

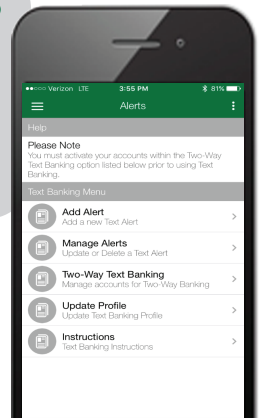
FRAUD TEXT ALERTS

Help stop fraud in it's tracks by signing up for real-time debit card alerts.

- Select Text Banking from the Midstates Mobile Banking App menu.
- Select Add Alert.
- Select the alert type. Click on Transactions and continue.
- Transaction type: debit card; start time: 24/7; end time: 24/7; amount: greater than 0.
- * Additional data rates may apply.

ACCOUNT ALERTS

Sign up through the Midstates mobile app
Stay informed and in control.



Member
FDIC

Bankability.

MORE OPTIONS. MORE SERVICE. MORE WILLING.