



DIGITAL BANKING

Your guide to easy enrollment and
set-up so you can bank with ease



**MINNWEST
BANK®** MEMBER FDIC

» www.minnwestbank.com

ONLINE BANKING¹

With Minnwest Bank's safe and secure Online Banking, you will have all the information you need to access your accounts anytime, anywhere.

MOBILE BANKING¹

No need to come into a branch to deposit a check - you can do it wherever you are with your smartphone.

BILL PAY¹

Save yourself the hassle of writing checking and mailing payments by paying all of your bills from one convenient place.

POPMONEY^{®1}

Make it easy to pay your friends and family back with Popmoney. You can pay anyone from your phone or computer.

TRANSFER MONEY²

It's easy to transfer money between your Minnwest Bank accounts, or even transfer to and from accounts at other financial institutions with our TransferNow service.

OPEN AN ACCOUNT¹

Quick and convenient, you can open personal accounts online without stopping in to see a banker. Special online exclusive accounts are at your fingertips!



¹ Third Party message, data and/or Internet service provider rates may apply.

² Standard delivery (3 days) has no charge. Next day delivery has \$3.00 fee per transfer.

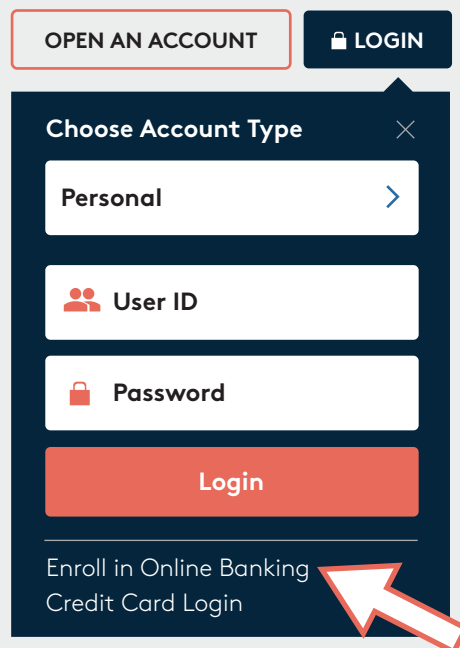
ONLINE BANKING | ENROLL IN ONLINE BANKING¹

Ready for a more convenient banking experience? Online banking gives you access to online statements, the ability to view account balances and history, the ability to transfer funds between accounts, view checks written, make loan payments and more! Make more time for yourself!


LET'S DO IT! Jump online and go to www.minnwestbank.com

Click on the "LOGIN" button

A dropdown will appear. Click on "Enroll in Online Banking" at the bottom.



Now you'll see a form like the one below. Each question is required to move forward, so be sure you've filled them all out and double-checked that the information is accurate.

Type of account	<input type="text" value="Checking"/> 
	Checking, Savings, Certificate of Deposit, or Loan
Account number	<input type="text"/>
	Enter your account number
Social Security number	<input type="text"/>
	Enter your Social Security Number
PIN	<input type="text"/>
	Your PIN is your Moneyline PIN or last 4 of SSN
Security question	<input type="text"/>
	Create any security question you want
Security answer	<input type="text"/>
	Answer your security question
Email address	<input type="text"/>
	The email you want associated with the account
Confirm email address	<input type="text"/>
	Type in the same email address again
	<input type="button" value="Enroll"/> Click on "Enroll"

After you click **Enroll** you will be taken to a new screen. These next screens will provide you with step-by-step instructions.

Contact us with any questions!
1-844-MINNWEST (646-6937)

Once enrolled in online banking, you can manage a number of banking activities anytime, anywhere:

- » Access online Statements
- » View account balances and history
- » Transfer funds between accounts (1 time recurring transfers)
- » View checks written
- » Make loan payments
- » And more!

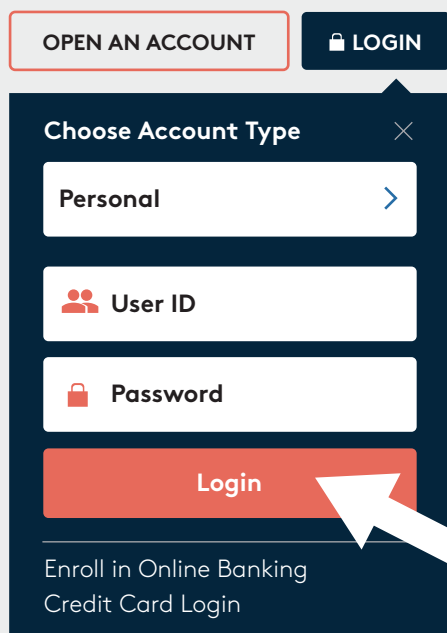
¹ Enrollment is for Personal Online Banking only - Business Online Banking requires customer to contact a Minnwest representative.

ONLINE BANKING | SIGN UP FOR E-STATEMENTS

Enjoy the safety and convenience of online statements. By choosing Online Statements over paper, you can receive statements sooner and receive email notifications when your statement is available. Reduces chances of fraud and increase your security by eliminating a paper trail.

HERE'S HOW TO SIGN UP! Jump online and go to **www.minnwestbank.com**

Click on the **"LOGIN"** button and select the coral **"Login"** button.



OPEN AN ACCOUNT LOGIN

Choose Account Type

Personal

User ID

Password

Login

Enroll in Online Banking
Credit Card Login

From here you'll follow the steps to the left and be set up in no time!

Click "Profile"

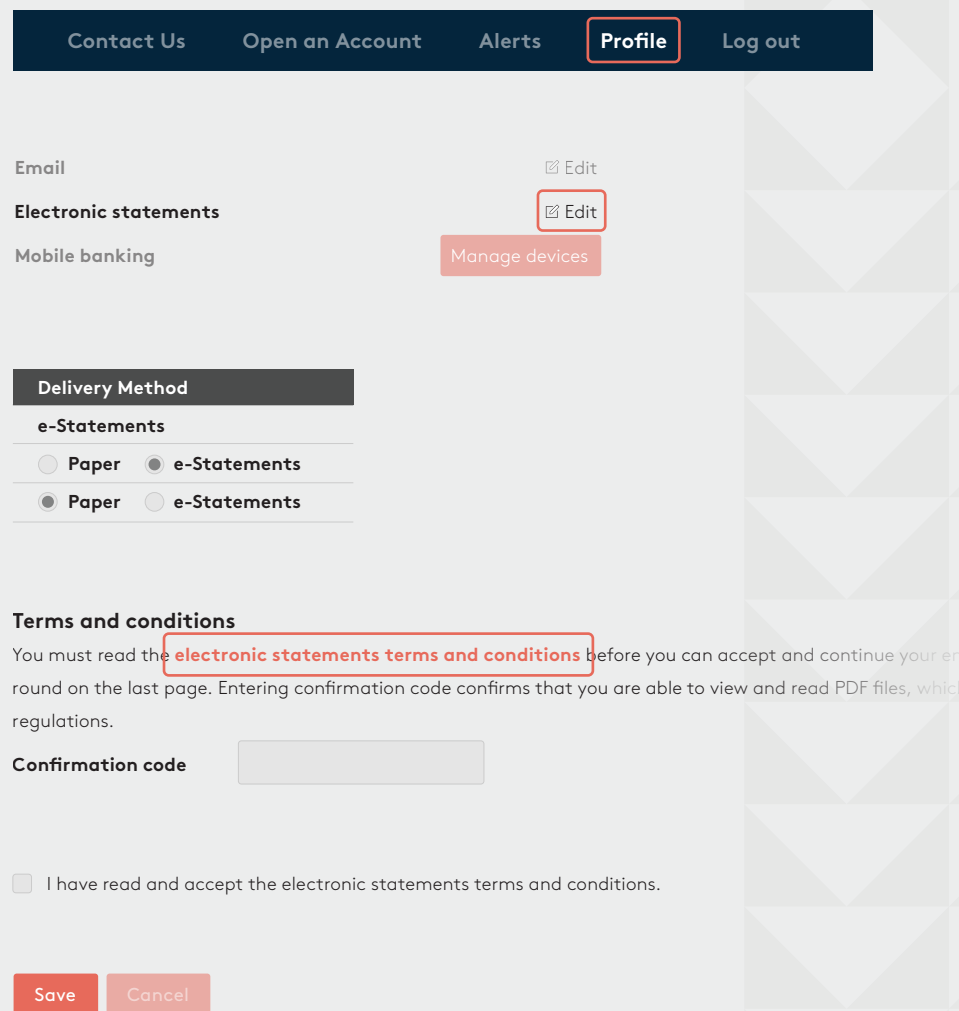
Click "Edit"

Choose which account you would like to be e-statements

Click the link to the terms and conditions. The confirmation code is on the last page of the disclosures

Check the box

Hit "Save"



Contact Us Open an Account Alerts Profile Log out

Email Edit

Electronic statements Edit

Mobile banking Manage devices

Delivery Method

e-Statements

☐ Paper ☒ e-Statements

☒ Paper ☐ e-Statements

Terms and conditions

You must read the **electronic statements terms and conditions** before you can accept and continue your enrollment on the last page. Entering confirmation code confirms that you are able to view and read PDF files, which are subject to the bank's privacy regulations.

Confirmation code

☐ I have read and accept the electronic statements terms and conditions.

Save Cancel

MOBILE BANKING | DEPOSITING A CHECK

No need to come into a branch to deposit a check - you can do it wherever you are with your smartphone

Once enrolled in online banking, download the Minnwest Mobile app

STEP 1:

After logging in, tap the "Deposit" tab in the menu bar at the bottom of the screen. From here, you can deposit paper check with just a few taps.

STEP 2:

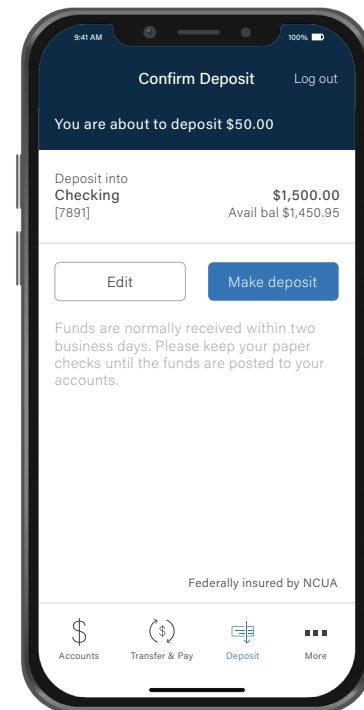
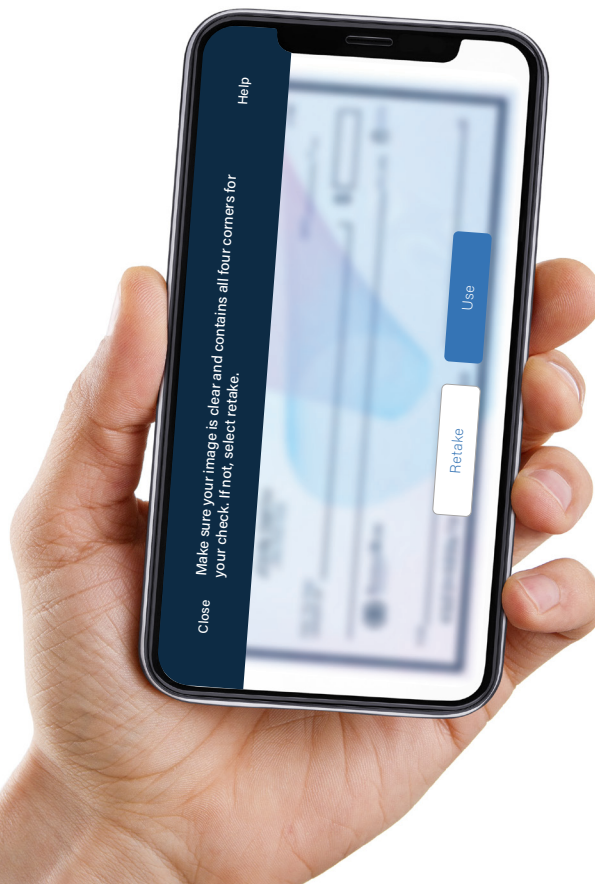
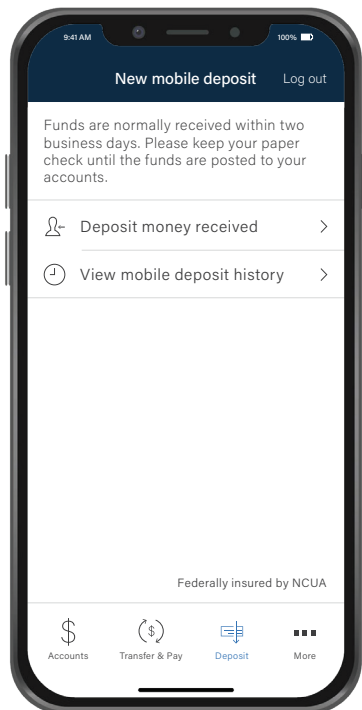
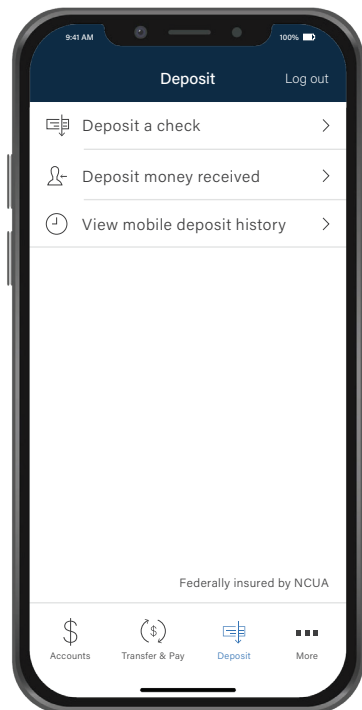
Select "Deposit a check" from the deposit screen. Choose the account to make the deposit and enter the amount. Next, tap "Take photos" to proceed.

STEP 3:

Don't forget- Sign the back of your check with your signature and endorse your check with "For Mobile Deposit Only at Minnwest Bank". Take a photo of the front and back of your check following the instructions.

STEP 4:

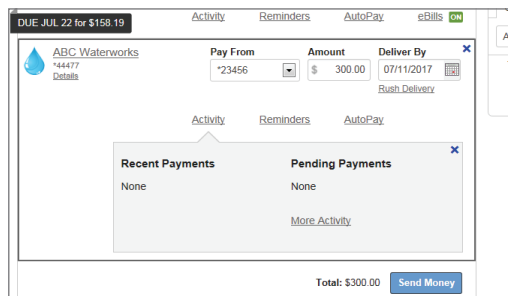
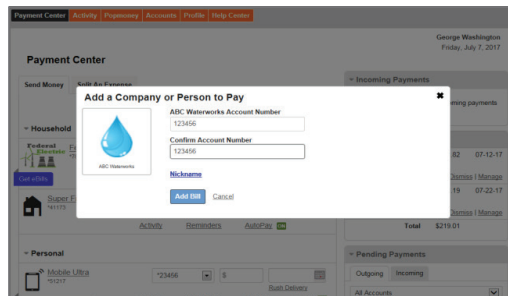
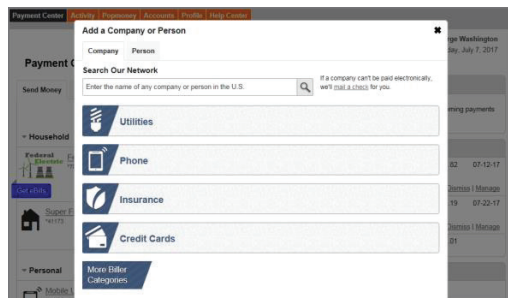
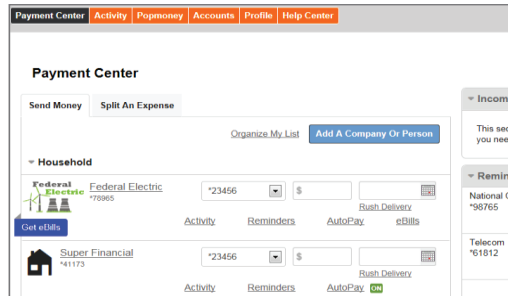
After taking the photos, tap the "Make deposit" button to complete the process. This will confirm the amount and the account to make the deposit in. You can check the status of your deposit at any time.



BILL PAY | ADDING A BILL

Pay one-time or recurring bills with ease!

- » Schedule payments in advance
- » Set up payment reminders
- » Ensure payments are received on time
- » Have all payee information in one convenient place
- » Retain funds until paper drafts are presented for payment
- » Avoid paper clutter
- » More secure than paper billing



STEP 1:

Have your bill handy!

From your Payment Center, click on: **Add a Company or Person.**

STEP 2:

Select the category, and then select a company from the prepopulated list. If your company is not in the list provided - select **Other Company** and simply follow the prompts to enter your biller's information.



STEP 3:

Enter the account information. Give your new biller a nickname so that you can find it easily in the future. Click **Add Bill**. When you return to the Payment Center, you will find your new Company in your biller list.

STEP 4:

Enter the amount to be paid, select the date for your payment to arrive and click **Send Payment**. Review your bill information and **Submit Payment**. Next, you will receive a payment confirmation.

You can change the amount date due or cancel the payment up until the payment is processed.

BILL PAY | PAYING A BILL

Pay one-time or recurring bills with ease!

- » Schedule payments in advance
- » Set up payment reminders
- » Ensure payments are received on time
- » Have all payee information in one convenient place
- » Retain funds until paper drafts are presented for payment
- » Avoid paper clutter
- » More secure than paper billing

STEP 1:

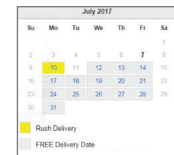
Once you have added a person or company to your Payment Center, you can start paying bills.

Simply locate the biller, enter the **Amount** due and select your **Deliver By** date.

STEP 2:

The earliest standard delivery is added automatically, though you can change the date. If you have the option of expediting your payment, the **Rush Delivery** link will be visible under the **Deliver By** field.

You can also select the **Rush Delivery** option by clicking the highlighted date within the expanded calendar.



STEP 3:

If you are paying a person and not a company, you can choose to use Popmoney® and funds will be deposited directly into their bank account.

STEP 4:

Once you enter the amount to be paid, select the date for your payment to arrive, click **Send Payment**.

Review your bill information and **Submit Payment**.

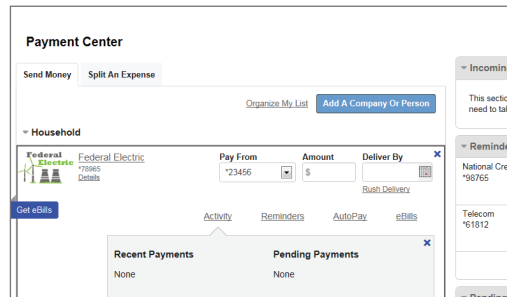
Next, you will receive a payment confirmation.

You can change the amount date due or cancel the payment up until the payment is processed.

BILL PAY | SET UP AUTOPAY

Pay one-time or recurring bills with ease!

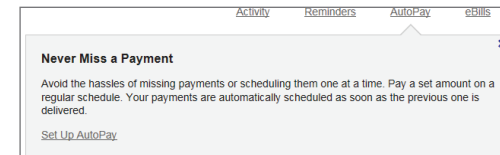
- » Schedule payments in advance
- » Set up payment reminders
- » Ensure payments are received on time
- » Have all payee information in one convenient place
- » Retain funds until paper drafts are presented for payment
- » Avoid paper clutter
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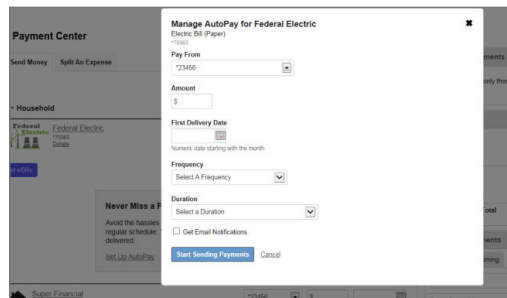
The screenshot shows the 'Payment Center' interface. Under the 'Household' tab, a bill for 'Federal Electric' is listed. The 'AutoPay' link is highlighted in blue. Other tabs like 'Activity', 'Reminders', and 'eBills' are also visible.

STEP 1:

Select the AutoPay link within the selected Biller area. This will expand the dialogue box. Click on the Set Up AutoPay link.



The dialog box titled 'Never Miss a Payment' contains the text: 'Avoid the hassles of missing payments or scheduling them one at a time. Pay a set amount on a regular schedule. Your payments are automatically scheduled as soon as the previous one is delivered.' The 'Set Up AutoPay' link is highlighted in blue.



The 'Manage AutoPay for Federal Electric' dialog box is shown. It includes fields for 'Pay From' (account number *23456), 'Amount' (\$), 'First Delivery Date' (calendar icon), 'Frequency' (dropdown menu), and 'Duration' (dropdown menu). There is also a checkbox for 'Get Email Notifications' and a 'Start Sending Payments' button.

STEP 2:

Enter the following information to manage your new auto payment (Recurring Payment):

- Select the **Pay From** account
- Enter the **Amount** of payment
- Enter the First **Delivery Date**
- Select **Frequency** of delivery
- Select the **Duration** of payments
- Get notified by selecting Email Notifications

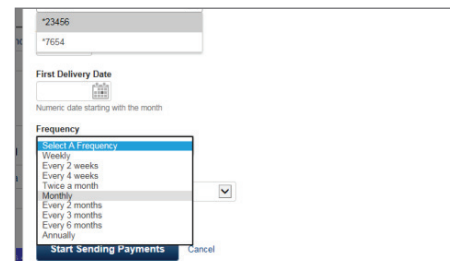
STEP 3 (Frequency Options) :

The **Frequency** dropdown will allow you to select how often payments are sent.

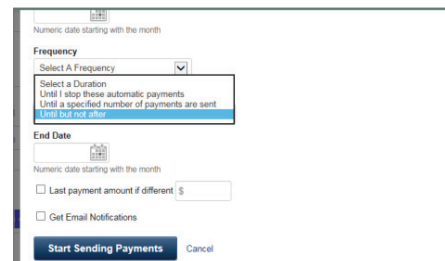
The **Duration** dropdown will allow additional fields to display based on an option selected.

- For instance, you can choose to continue payments **Until I stop these automatic payments**.
- Selecting the option **Until but not after** sets an end date for the payments using the **End Date** calendar.
- Selecting **Until a specified number of payments are sent**, allows the ability to enter a specific number of payments to be sent before stopping auto payments.

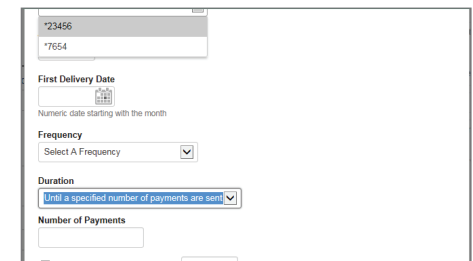
Once all of your options are selected, Click **Start Sending Payments**



The 'Manage AutoPay' dialog box is shown with the 'Frequency' dropdown menu open. The menu lists options: 'Select A Frequency', 'Weekly', 'Every 2 weeks', 'Every 4 weeks', 'Twice a month', 'Monthly', 'Every 2 months', 'Every 3 months', 'Every 6 months', and 'Annually'. The 'Monthly' option is selected.



The 'Manage AutoPay' dialog box is shown with the 'Duration' dropdown menu open. The menu lists options: 'Select a Duration', 'Until I stop these automatic payments', 'Until a specified number of payments are sent', and 'Until but not after'. The 'Until a specified number of payments are sent' option is selected.



The 'Manage AutoPay' dialog box is shown with the 'Duration' dropdown menu open. The menu lists options: 'Select a Duration', 'Until I stop these automatic payments', 'Until a specified number of payments are sent', and 'Until but not after'. The 'Until a specified number of payments are sent' option is selected, and the 'Number of Payments' field is visible.

POPMONEY® | ADDING & PAYING A PERSON

With Popmoney, you can pay anyone from your phone or computer.

STEP 1:

Paying people is easy with Popmoney. You can pay another person from your Payment Center by clicking on the Popmoney tab, or selecting a person's name from your biller list.

Follow the prompts to send money.

STEP 2:

If you select the Popmoney tab, you can select an existing contact from your prepopulated list, or **Add new Contact**.

Enter the **Amount**, select the **Send Date**, **Delivery** timing (charges may apply for expedited delivery), **Pay From** account and click **Continue**.

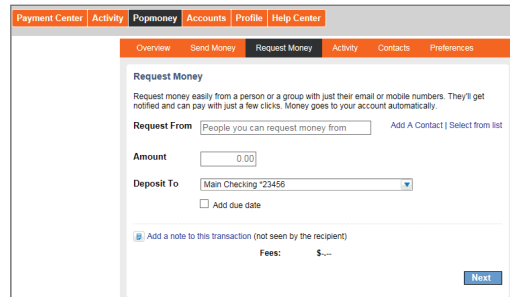
STEP 3:

To **Add new Contact**, Enter the recipient's name, email or mobile number and the **Amount** that you want to send. Select the **Send Date**, the **Pay From** account and click **Continue**.

STEP 4:

Verify your information and click **Send Payment**. You will receive confirmation and your recipient will get a note with information on Popmoney and steps to receive the payment.

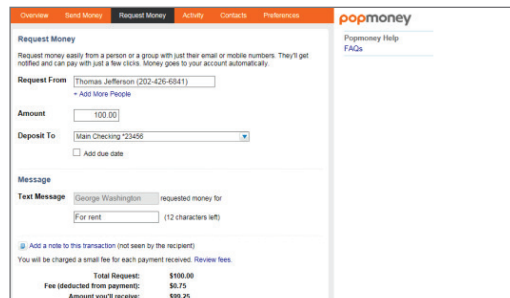
With Popmoney, you can pay anyone from your phone or computer.



STEP 1:

When you need to split an expense such as a dinner bill or the rent, you can **Request Money** from other people using Popmoney.

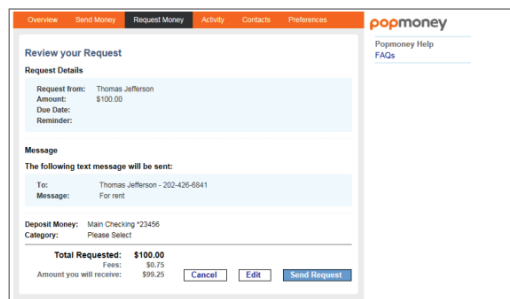
Start by going to the Popmoney tab and then select the **Request Money** option.



STEP 2:

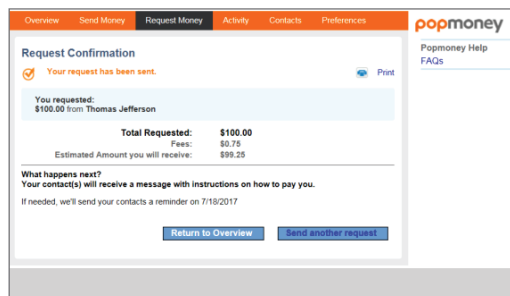
Next, select an existing contact from your prepopulated list, or **Add new Contact**.

Enter the Amount requested, select the **Deposit To** account, enter your **Text Message** and click **Next**.



STEP 3:

Review your request. If the information is correct, click **Send Request**.



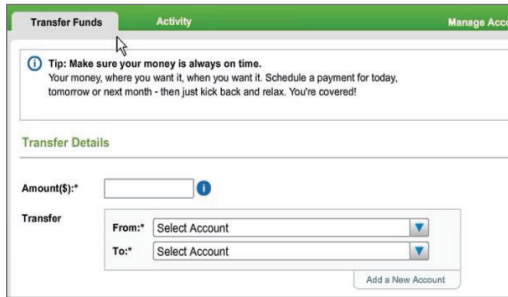
STEP 4:

You will receive a **Request Confirmation**.

Your request recipient will receive a message via email or text that will explain Popmoney and provide next steps for fulfilling the request.

TRANSFERNOW | SET UP EXTERNAL TRANSFER ACCOUNT

Moving money has never been easier or more convenient!

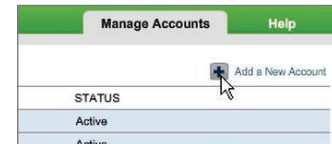


The 'Transfer Funds' screen shows a tip: 'Tip: Make sure your money is always on time. Your money, where you want it, when you want it. Schedule a payment for today, tomorrow or next month - then just kick back and relax. You're covered!'. Below the tip, there's a 'Transfer Details' section with a 'Transfer' form. The form has 'From:' and 'To:' dropdown menus, both currently set to 'Select Account'. There's an 'Add a New Account' button at the bottom right of the form.

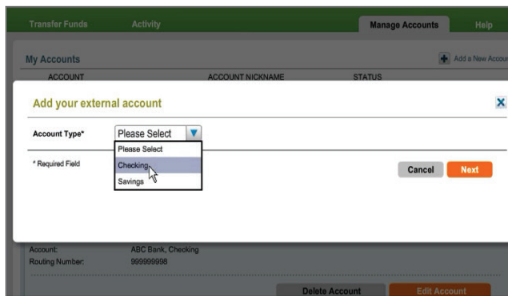
STEP 1:

To transfer funds to and from an external account, you must first set up the account.

You can do this from the **Add a New Account** link or from the **Manage Accounts** tab.



The 'Manage Accounts' screen shows a table with columns 'ACCOUNT', 'ACCOUNT NICKNAME', and 'STATUS'. There are two rows: 'Active' and 'Active'. An 'Add a New Account' button is located at the top right of the table.

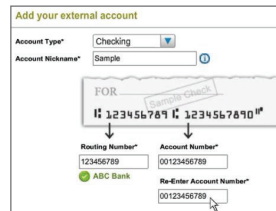


The 'Add your external account' screen shows a form with 'Account Type*' and 'Account Nickname*'. The 'Account Type*' dropdown menu is open, showing options: 'Please Select', 'Checking', and 'Savings'. The 'Account Nickname*' field has a placeholder 'Sample'. There are 'Cancel' and 'Next' buttons at the bottom right.

STEP 2:

Begin by selecting the account type. Enter the routing and account number.

Click **Next**.



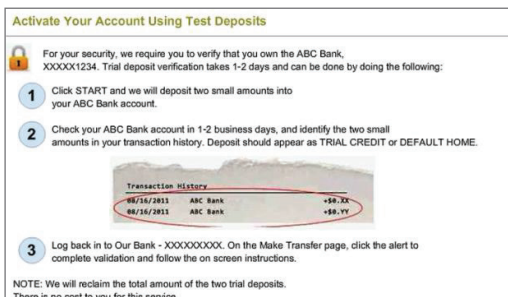
The 'Add your external account' screen shows the 'Account Type*' dropdown menu set to 'Checking'. The 'Account Nickname*' field has a placeholder 'Sample'. Below the form, there's a 'FOR' section with a sample check image. The 'Routing Number*' field is set to '123456789' and the 'Account Number*' field is set to '00123456789'. There are 'Cancel' and 'Next' buttons at the bottom right.

STEP 3 (You must verify your external account) :

Verify Instantly if you know your credentials for online banking at the other institution.

Verify using text deposits in three steps:

1. Two small amounts will be deposited into your account
2. Check external bank account in 1-2 business days for the 2 small amounts in your transaction history
3. Log back into our bank and follow the screen instructions.

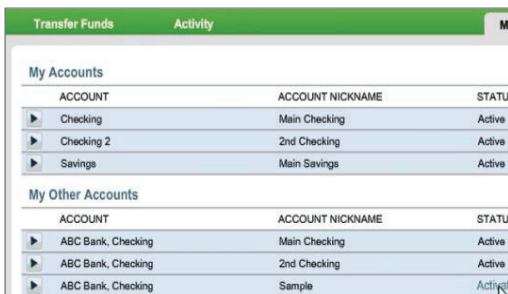


The 'Activate Your Account Using Test Deposits' screen shows a list of steps: 1. Click START and we will deposit two small amounts into your ABC Bank account. 2. Check your ABC Bank account in 1-2 business days, and identify the two small amounts in your transaction history. Deposit should appear as TRIAL CREDIT or DEFAULT HOME. 3. Log back in to Our Bank - XXXXXXXXXX. On the Make Transfer page, click the alert to complete validation and follow the on screen instructions. A transaction history table is shown with columns 'DATE', 'ACCOUNT', and 'AMOUNT'. The table has two rows: '08/16/2013', 'ABC Bank', '\$0.00' and '08/16/2013', 'ABC Bank', '\$0.00'. A note at the bottom says: 'NOTE: We will reclaim the total amount of the two trial deposits. There is no cost to you for this service.'

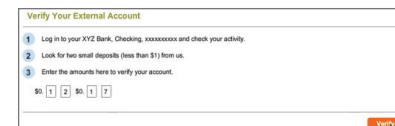
STEP 4:

Within a couple of days the 2 deposits will be credited to your account. Locate the deposits and return to the Manage Accounts page. Click **Activate Now**. You will be asked to enter the 2 small deposit amounts. Next, click **Verify**.

The account will now appear in your drop-down lists from the Transfer Funds page.



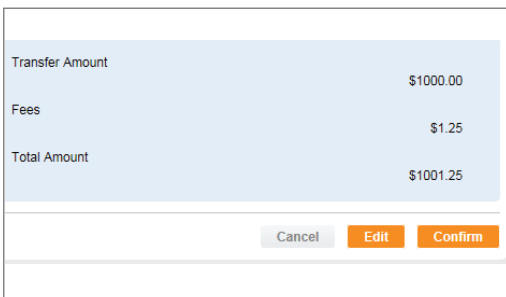
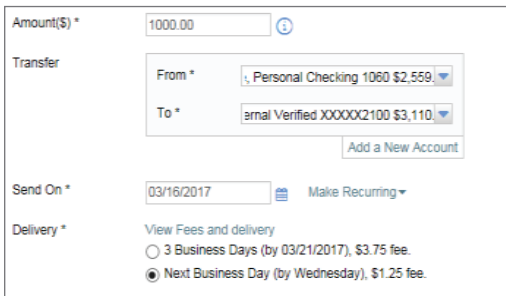
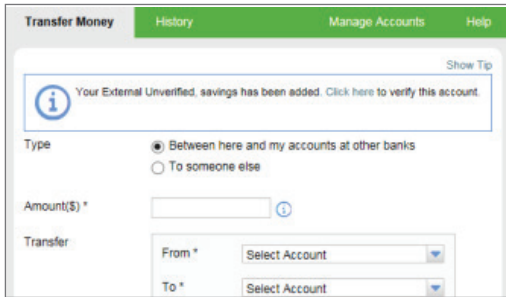
The 'My Accounts' screen shows a table with columns 'ACCOUNT', 'ACCOUNT NICKNAME', and 'STATUS'. There are two rows: 'Checking' and 'Checking 2'. Below the table, there's a 'My Other Accounts' section with a table showing 'ABC Bank, Checking' and 'ABC Bank, Checking' with 'Main Checking' and '2nd Checking' as account nicknames. The 'STATUS' column shows 'Active' for all accounts.



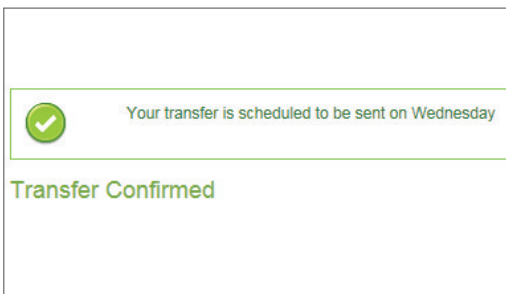
The 'Verify Your External Account' screen shows a list of steps: 1. Log in to your XYZ Bank, Checking, xxxxxxxx and check your activity. 2. Look for two small deposits (less than \$1) from us. 3. Enter the amounts here to verify your account. There are input fields for the amounts and a 'Verify' button at the bottom right.

TRANSFERNOW | MAKE AN EXTERNAL TRANSFER

Moving money has never been easier or more convenient!



Transfer Amount	\$1000.00
Fees	\$1.25
Total Amount	\$1001.25



✓ Your transfer is scheduled to be sent on Wednesday

Transfer Confirmed

STEP 1:

Transferring money from one account to another is a necessity from time to time, even from a different institution. To transfer money to or from an external account, start by locating the **Transfer** tab and select the **External Transfer** option. Choose another account or to another person.

STEP 2:

Enter the amount to send, which account you want money to transfer from and to, and then select the date of transfer.

Available delivery options will display. Standard delivery (3 days) has no charge. Next day delivery has \$3.00 fee.

STEP 3 :

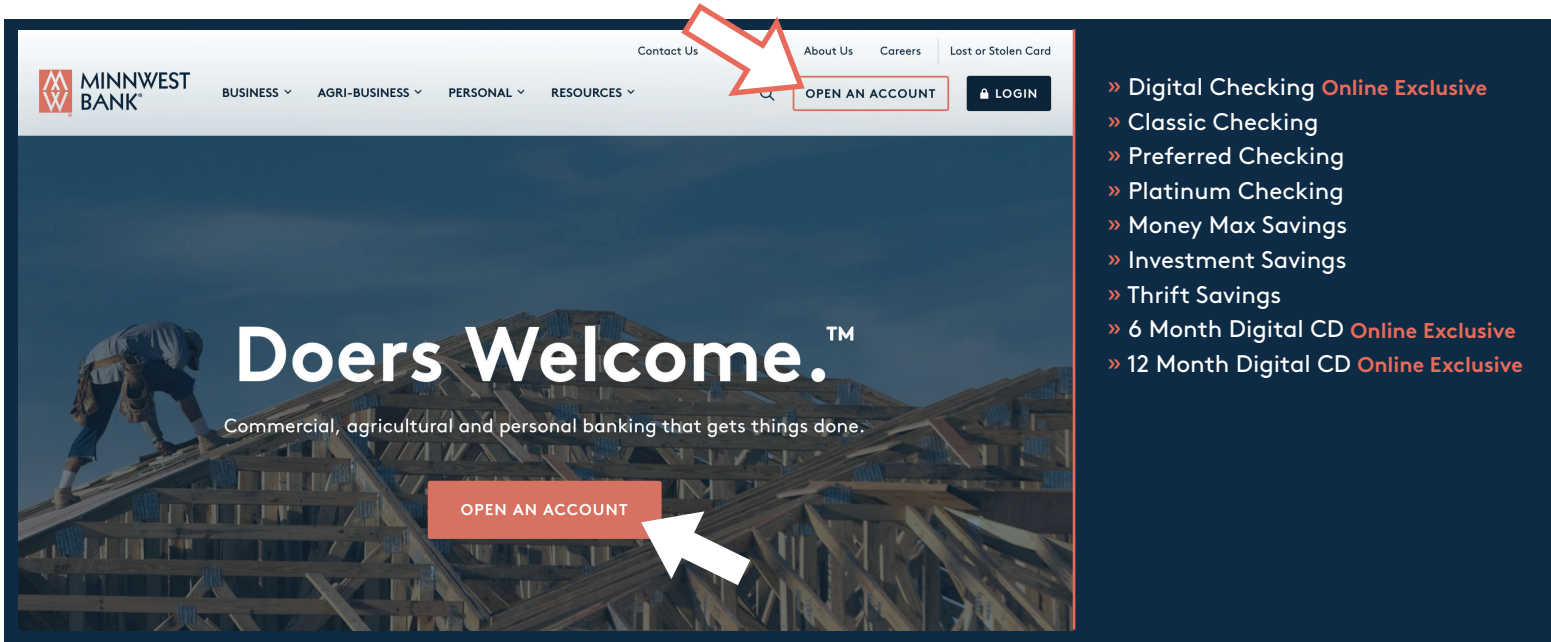
Review the confirmation screen and select **Confirm** to continue or **Edit** to make changes.

STEP 4:

You will receive a transfer confirmation screen which will provide the accounts, amount and date of delivery. From this screen you may also review your transfer history.

OPENING AN ACCOUNT

We make opening an account quick and easy. It only takes 15 minutes. With all our options for **checking, savings and CDs**, you'll find an account that fits your lifestyle.



Doers Welcome.™
Commercial, agricultural and personal banking that gets things done.

OPEN AN ACCOUNT

- » Digital Checking **Online Exclusive**
- » Classic Checking
- » Preferred Checking
- » Platinum Checking
- » Money Max Savings
- » Investment Savings
- » Thrift Savings
- » 6 Month Digital CD **Online Exclusive**
- » 12 Month Digital CD **Online Exclusive**



Check out our ONLINE EXCLUSIVE Digital Checking account!

Banking Online has never been easier. With our Digital Checking, you will get all the services to help you manage your account anywhere, anytime, and we will reward you with competitive interest.

visit » minnwestbank.com to open your account today!