



**BANK
ON
BETTER**

DIGITAL BANKING UPGRADE COMING OCTOBER 2025!

NEW ONLINE BANKING & MOBILE APP COMING SOON!

**ACTION
REQUIRED-
DETAILS
ENCLOSED**

**Watch for important
customer action items,
key dates, and exciting
information.**

**FOR THE MOST UP TO DATE INFORMATION
VISIT midwestbank.bank/bankonbetter**



September 10, 2025

Dear Valued Customer,

At Midwest Bank, we're committed to staying at the forefront of innovation to better serve you. As part of that commitment, we're excited to share details about an upgrade to our banking systems which includes online and mobile banking. This will allow us to continue delivering the exceptional service you expect, along with enhanced products and features.

Our transition will begin Thursday, October 9 with most services resuming Monday, October 13. During this time, access to some systems and services will be temporarily impacted.

We encourage you to review this booklet for important information, key dates, and any actions you may need to take. For ongoing information visit www.midwestbank.bank/bankonbetter

Your patience is appreciated during this time. We're dedicated to making this transition as smooth as possible. If you have any questions, our team is here to support you every step of the way.

Thank you,

Your Midwest Bank Team

Transition Timeline

FOR THE MOST UP TO DATE INFORMATION VISIT
midwestbank.bank/bankonbetter

SEPTEMBER 2025

- Continue banking as usual
- Download/print past electronic statements before 4:00pm 10/09

FRIDAY, OCTOBER 3

- Bill Pay and Zelle will be **UNAVAILABLE**
- Continue banking as usual for all other services

WEDNESDAY, OCTOBER 8

- Transfers in Online or Mobile Banking should not be scheduled after 4:00pm on 10/08 (see pg 3)

THURSDAY, OCTOBER 9

- Online and Mobile Banking will be **UNAVAILABLE** starting at 4:00pm and remain unavailable until 10/13
- Download/print past electronic statements before 4:00pm
- Voice Access will be **UNAVAILABLE** until 10/13
- **1st Action Date** for QuickBooks, Quicken, and Mint Users (see pg 4)

Don't Forget!

FRIDAY, OCTOBER 10

- No Wire activity 

SATURDAY, OCTOBER 11

- All Midwest Bank branches will be **CLOSED**
- Phone support will be available at all locations from 8:00am - 3:00pm

MONDAY, OCTOBER 13

All Midwest Bank branches will be **OPEN** but will operate on the next business day due to the Federal Holiday

On or after 10/13

- Log in to the new Online Banking platform at www.midwestbank.bank
- Download and begin using the new Midwest Bank Mobile App
- Refer to Post Launch Checklist (see pg 5)

TUESDAY, OCTOBER 14

- Re-enroll in Zelle (consumers only)

WEDNESDAY, OCTOBER 15

- **2nd Action Date** for QuickBooks, Quicken and Mint Users (see pg 4)

ALERT

You will need to take action during this process.

CARRY AN ALTERNATIVE FORM OF PAYMENT 10/09-10/13

While we don't anticipate any issues with debit card access during this time, we encourage you to plan ahead.

IS YOUR CONTACT INFORMATION CURRENT?

Updating and verifying your contact information ensures you are receiving important banking information.



HOW TO REACH YOUR MIDWEST BANK TEAM

Barnesville	218-354-2704
Callaway	218-375-4501
Dalton	218-589-8701
Detroit Lakes	
Main	218-847-4771
Walmart	218-847-9700
Parkers Prairie	218-338-6054
Waubun	218-473-2191

IT IS IMPORTANT TO REMEMBER

Midwest Bank will NEVER request sensitive information such as a PIN number, account numbers, passwords, or Social Security Numbers by phone, email, or text. Only share this information to verify your identity when you call the bank directly.

ONLINE BANKING



Online Banking access will be **UNAVAILABLE** from 4:00pm on 10/09 through 10/12.

On or after 10/13 you will be able to log in to the new Online Banking platform at www.midwestbank.bank. Existing users will not need to re-enroll and usernames will remain unchanged.

For your first login, use the temporary password of the last 4 digits of your SSN or TIN. Follow the prompts to immediately reset your password.

ELECTRONIC/ PAPER STATEMENTS

If you currently receive electronic statements, please download or print any past statements by 4:00pm on 10/09.

Statements prior to 10/31/25 will not be available in the new Online Banking.

During October, all accounts will receive a 10/09 statement. This statement will reflect transactions from your September statement up to and including 10/09 and will be a paper statement.

Starting 10/31, all accounts will transition to a month-end statement cycle, and statements will be provided via your regular delivery method.

ZELLE

Zelle access will be **UNAVAILABLE** from 10/03 through 10/13. Payments scheduled prior to 10/09 will be processed as usual. Any pending payments scheduled during this time will be cancelled and must be rescheduled once service resumes.

*Available to consumers only.

MOBILE BANKING



Mobile Banking access will be **UNAVAILABLE** from 4:00pm on 10/09 through 10/12.

On or after 10/13 download the new Midwest Bank Digital Banking App. Existing users will not need to re-enroll and usernames will remain unchanged.

For your first login, use the temporary password of the last 4 digits of your SSN or TIN. Follow the prompts to immediately reset your password.

REWARDS CHECKING



We're updating the statement and qualification schedule for your Rewards Checking account.

The statement cutoff date will change from the 3rd of each month to the last day of each month effective with the 10/31 statement.

The qualification period will change to run from the 1st day of each month to the last day of each month starting in November.

In order to facilitate this change, your next qualification period will run from 9/04-10/09. This account will receive a paper statement for this period. For the period ending 10/31, all qualification criteria will be temporarily waived. Standard qualification requirements will resume beginning 11/01.

FOLLOW US ON
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DEBIT CARDS



You will be able to continue using your existing debit card, and while we do not anticipate any issues with debit card access during this time, we encourage you to plan ahead and **carry an alternative form of payment** during the transition (10/09 to 10/13).

Starting 10/13, reestablish your card controls within the new Midwest Bank Digital Banking App. Brella will be discontinued on 10/13 and replaced with MyCardRules which will offer instant alerts, card on/off toggles, and transaction spending limits, all in one place.

Report a Lost or Stolen Debit Card

On or after 10/13, the Fraud Center phone number will change to 1-800-237-8990. SMS/text alerts will come from 96923. We recommend saving this to your phone contacts. You may also contact your Midwest Bank branch.



REMINDER:
Carry an alternative form of payment 10/09-10/13

MIDWEST BANK ELAN CREDIT CARD

Your Midwest Bank Elan credit card will not be affected by these changes.

PHONE BANKING



Voice Access will transition to Midwest Bank Phone Banking, offering updated features and options. Service will be **UNAVAILABLE** starting 10/09 with access to the new system beginning 10/13. The phone number, 1-877-365-5155, will remain unchanged. Users will be required to re-enroll and set up a new PIN.

BILL PAY/eBILLS



Bill Pay will be **UNAVAILABLE** from 10/03 through 10/13.

Payments scheduled with a payment date through 10/09 will process as usual. To avoid delays, please reschedule payments with a payment date of 10/10 to an earlier date. Recurring payments previously scheduled with a payment date from 10/10 to 10/14 will process on 10/14.

eBills will be cancelled on 10/09, and billers will be notified to issue paper statements. You may re-enroll in eBills on the new platform starting 10/13.

QUICKBOOKS, QUICKEN & MINT USERS



If you use any of these services it is **CRITICAL** that you refer to the action items in your email or by visiting www.midwestbank.bank/bankonbetter

ALERTS

Alerts will not automatically transfer to the new Online or Mobile Banking platforms. Be sure to set up your alerts in the new system.

TRANSFERS



Transfers in Online or Mobile Banking should not be scheduled after 4:00pm on 10/08. Transfers previously scheduled for 10/11 or later will be processed in the new system.

WIRES

Wire processing will be **UNAVAILABLE** 10/10.

ATTENTION QUICKBOOKS, QUICKEN AND MINT USERS

Midwest Bank is migrating to a new online and mobile banking system on Monday, October 13, 2025, and this upgrade will require that you make changes to your QuickBooks or Quicken software. **Please take action to ensure a smooth transition.**

Instructions for QuickBooks Desktop, QuickBooks Online, Quicken Desktop and Mint conversion can be found as a PDF at www.midwestbank.bank/bankonbetter

- 1st Action Date:** Prior to Thursday, October 9, 2025 
A data file backup and a final transaction download should be completed by this date. Please make sure to complete the final download before this date since transaction history might not be available after the upgrade.
- 2nd Action Date:** On or after Wednesday, October 15, 2025 
This is the action date for the remaining steps on the conversion instructions.
-  Intuit aggregation services may be interrupted for up to 3-5 business days after 10/15.

Users are encouraged to download a QBO file during this outage.
The following services may not work during the outage:

- Quicken Win/Mac *Express Web Connect*
- QuickBooks Online *Express Web Connect*
- Mint

 Please carefully review your downloaded transactions after completing the migration instructions to ensure no transactions were duplicated or missed on the register.

OTHER FEES AND CHARGES SCHEDULE Effective 10/13/25

The following fees or charges may be assessed against your account:

- Continuous Overdraft Charge**.....\$5.00
(After the first 5 business days account remains overdrawn.
Then, \$5 per business day until account is positive.)
- Account Research and Balancing**.....\$25.00/hour
- Safe Deposit Box Drilling Fee**.....\$300.00
This fee applies only if you lose both keys to a rented safe deposit box.

- Digital Banking/Bill Pay**
- Cash Management Physical Token Charge*.....\$25.00
- Overnight Bill Pay.....\$25.00/request
- *This fee applies to Business Cash Management customers that choose to use the physical token over the no-cost authenticator app option.

PRE LAUNCH CHECKLIST



- ☐ **Verify and Update Your Contact Information**
Ensure Midwest Bank has your correct phone number, mailing address and current email.
- ☐ **Plan for Payment Alternatives**
Plan ahead and carry an alternative form of payment during the transition (10/09 to 10/13). (see page 3)
- ☐ **Download/Print Past Statements**
If you receive electronic statements, please download or print any past statements by 4:00pm on 10/09. (see page 2)
- ☐ **Schedule Transfers Early**
Online or Mobile Banking transfers should not be scheduled after 4:00pm on 10/08. (see page 3)
- ☐ **Reschedule Bill Pay & Zelle Payments**
Reschedule any payments dated 10/10–10/14 to avoid delays. eBills will be cancelled on 10/09. (see page 2 & 3)
- ☐ **Take Note of Online & Mobile Banking Downtime**
Online & Mobile Banking will be unavailable from 10/09 at 4:00pm through 10/12. (see page 2)
- ☐ **1st Action Date for QuickBooks, Quicken, and Mint Users**
Prior to Thursday, October 9. (see page 4)

POST LAUNCH CHECKLIST ON OR AFTER OCTOBER 13



- ☐ **Log In to the New Online Banking**
Existing users will not need to re-enroll and usernames will remain unchanged. Passwords will be reset to the last 4 digits of your SSN or TIN.
- ☐ **Download New Mobile App**
Install the new Midwest Bank Digital Banking App. (see page 2)
Set up card controls within the App using MyCardRules. (see page 3)
- ☐ **Set Up Alerts**
Be sure to set up your alerts in Online/Mobile Banking as they won't automatically transfer. (see page 3)
- ☐ **2nd Action Date For QuickBooks, Quicken, and Mint Users**
On or after Wednesday, October 15. (see page 4)
- ☐ **Re-Enroll in Zelle**
Re-enroll in Zelle Tuesday, October 14 (consumers only). (see page 2)



MIDWEST BANK

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Upgrading to serve you better!
Important details inside or visit
midwestbank.bank/bankonbetter