Get Started

Online & Mobile Banking

Whether you're online or using a mobile device, manage your money whenever and wherever it's convenient for you.

First-Time Setup

Enroll – Online Banking

- Open **BankMidwest.com** and click the black **Login** button at the top of the page.
- Select **Online Banking** from the menu.
- Click the link for first-time users in the introductory paragraph that says **click here**.

Select the **Let's Get Started** button.

> **Note:** The **Help Menu** (right column) may be useful.
> - Watch a login tutorial video.
> - Find answers to common questions.
> - See which web browsers are recommended.

Review the Online Services Agreement terms:
- Mark the **I Agree** check box.
- Click **Next** to continue.

Step 1: System Verification

Multiple options to enroll will display; however, you will likely use your **Social Security Number** to enroll.
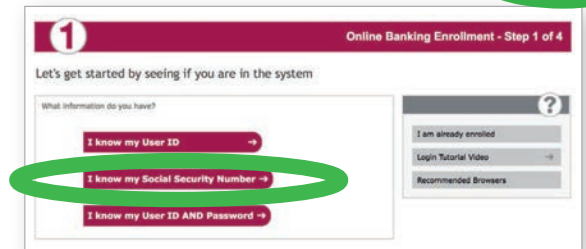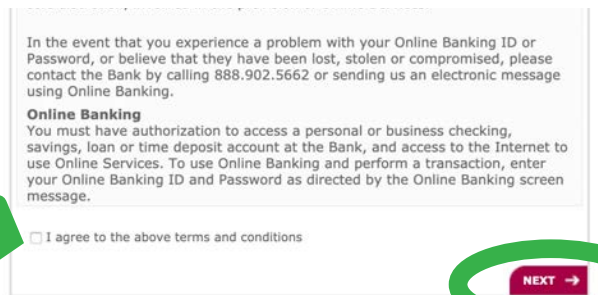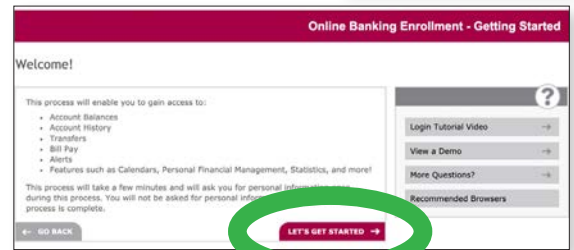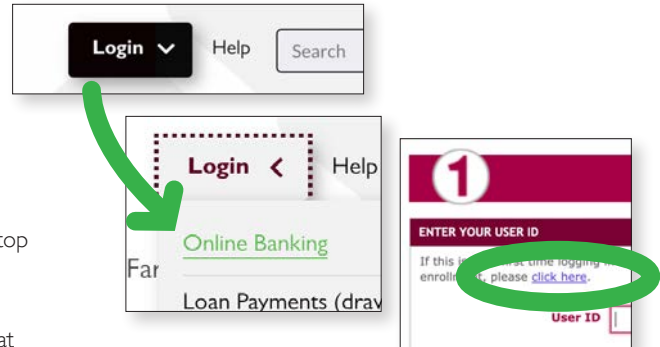
Customer Support

888.902.5662
customersupport@bankmidwest.com

Bank Midwest

BankMidwest.com ■ Member FDIC

First-Time Setup cont.

Click **I know my Social Security Number:**
- Enter your Social Security Number.
- Type the one-time **Code** displayed on the screen.
- Click **Next**.

> **Note:** If you were provided a User ID and Password at account opening, you should select that option so the next 3 steps may appear slightly different.
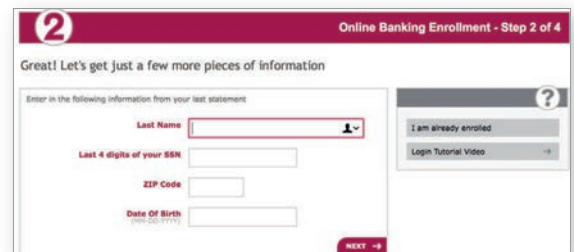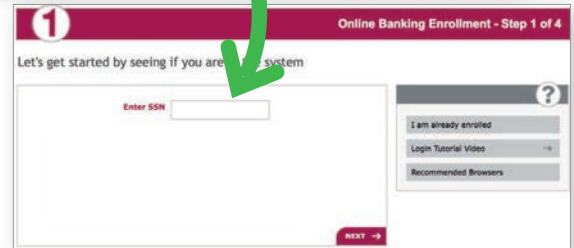
**Step 2:** Account Owner Verification

Verify the information we have set up for your accounts:
- Last Name
- Last 4-digits of your Social Security Number
- Zip Code
- Date of Birth

Step 3: Enrollment Code

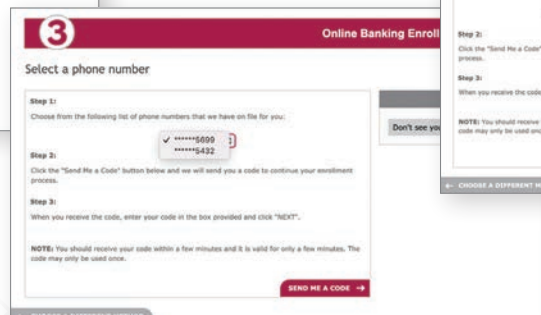Select how you'd like to receive an enrollment code for verification: email, phone call or text message.

The information we have on file for your account will display. For example, if we have multiple phone numbers, all will display so you can choose the preferred number for the option you select.
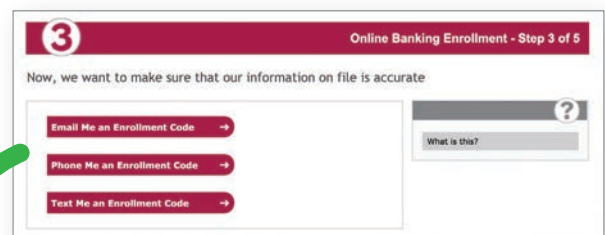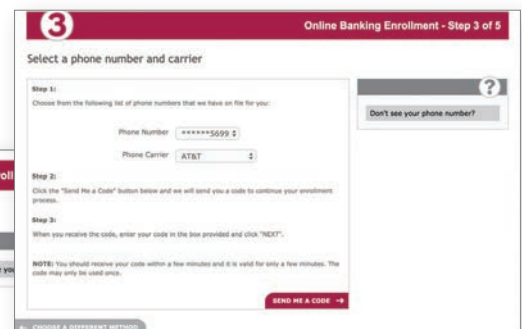

Email Enrollment Code Screen
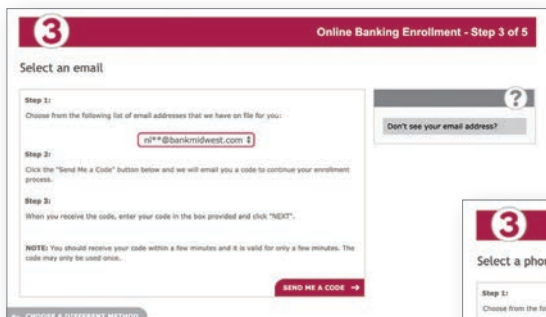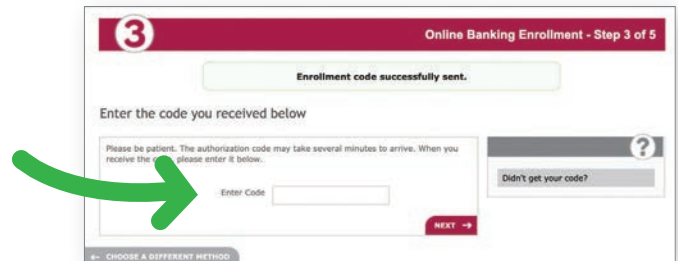

Phone Call Enrollment Code Screen

Text Message Enrollment Code Screen
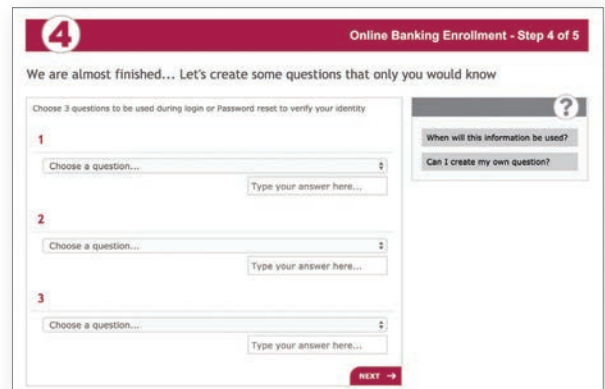
First-Time Setup cont.

You should receive the code within a few minutes. Enter the code received.

Step 4: Security

Answer 3 security questions to which only you will know the answer. If the standard list of questions doesn't apply to you, create your own question and answer.

Note: Remember how you answer your challenge questions. You'll need to answer these questions during future logins.
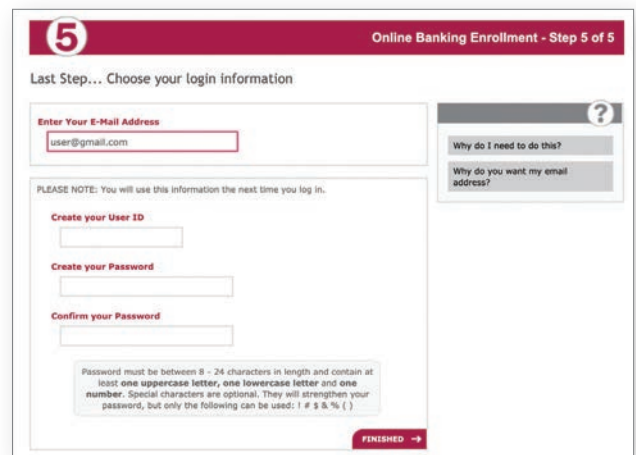

Step 5: Login Information

Your email address will pre-populate based on the information we have already entered in our banking system. If you need to **update your email,** please contact **customersupport@bankmidwest.com.**

Create your User ID. Create your ID using the following guidelines.
- Must contain 5 characters (letters and/or numbers) including at least one letter.
- Cannot contain any special characters including, but not limited to, the following: @ ! # $ & % ( ) .
- Cannot contain spaces.

Finally, **Create your Password**. Our strength detector will let you know if the password needs to be more complex to help protect you from unauthorized access.

- Choose a password that is between 8–24 characters.
- Passwords must contain at least **one uppercase letter, one lowercase letter and one number.**
- Special characters are optional but will strengthen your password. Only the following may be used: ! # $ & % ( )
- Avoid using birthdays, children's names, or other obvious words that fraudsters could guess.

First-Time Setup cont.

Online Statements
Now that you've successfully enrolled in Online Banking, you can opt in to receive Online Statements!

Step 1: Access the Documents menu
- Hover over the Documents menu and click on the **Documents** link that displays.

Step 2: Review the disclosure
- Click the **View Disclosure** button. Review the terms.
- Click **I Accept** check box and the **Accept** button.

Step 3: Confirm your delivery email address
- Add or edit a secondary email address, if you wish, to receive a back-up statement notification. Click **Submit**.

View Statements
- Hover over Documents. Click the **Documents menu** and select your date.

> **Note:** To edit or add emails receiving notification that your statement is ready to view, hover over Options and click Update Customer Info.
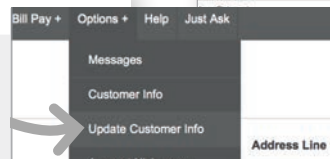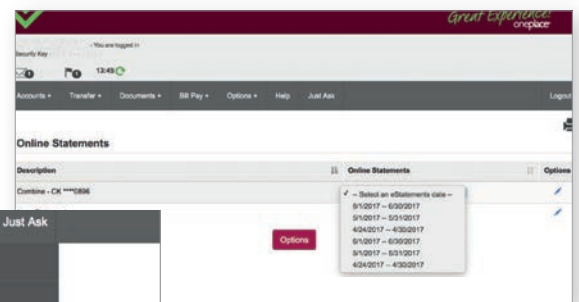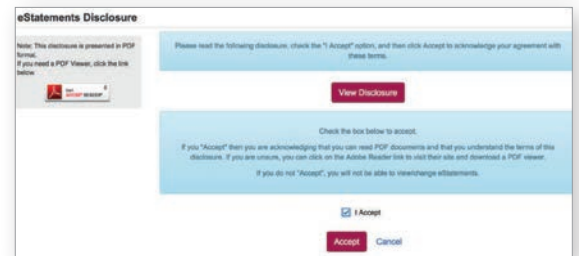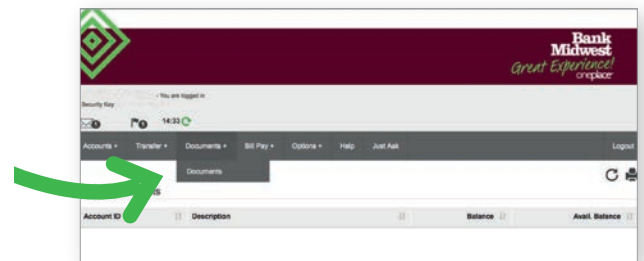
Bill Pay
You're already enrolled!
- Hover over the **Bill Pay** menu and click on the **Login** link that drops down. Accept the terms of use.
- A **new tab or window** will open with a menu limited to Bill Pay options.
- Select your default account for paying bills. You can always change the account used to pay individual bills (under the Administration menu).
- To add new payees, enter a person or business in the **Pay Someone New** field. You can pay them one time or set up automatic recurring payments.

> **Note:** You do not actually need to log in. Bill Pay remembers your Online Banking login credentials.
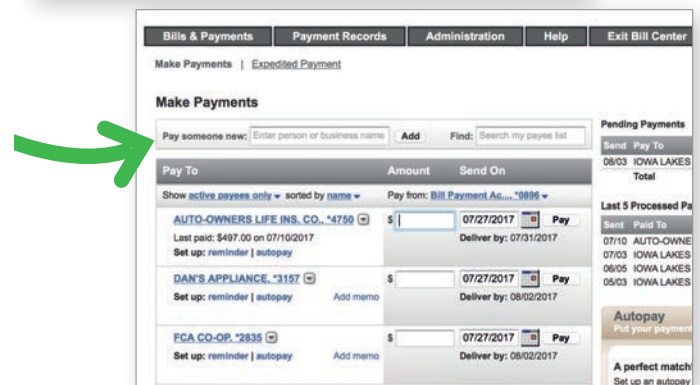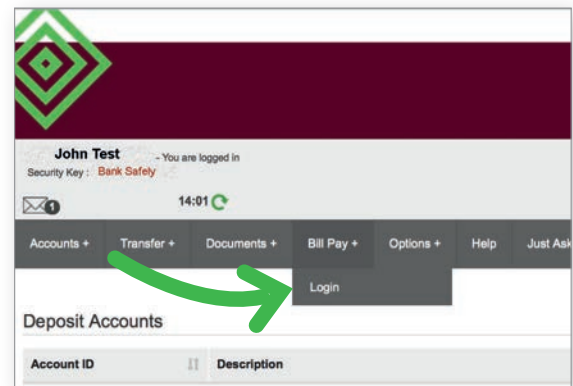
Security Settings

Challenge Questions

At login, you will be asked to answer a security question selected during the Online Banking enrollment process. If you wish to bypass this step at future logins when using the same personal computer, check the **Reme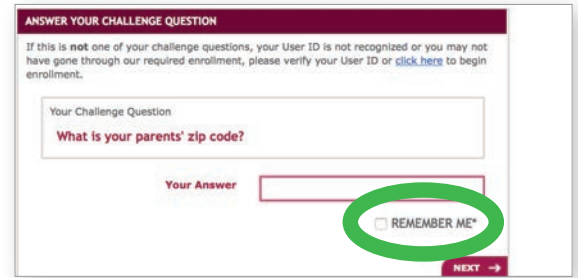mber Me** box. If your credentials are used to log in from a different computer, a security question will be presented for verification.

Account Alerts

Set up email or text alerts to notify you of important account activity. Look under the Accounts menu to set up the following alert types:
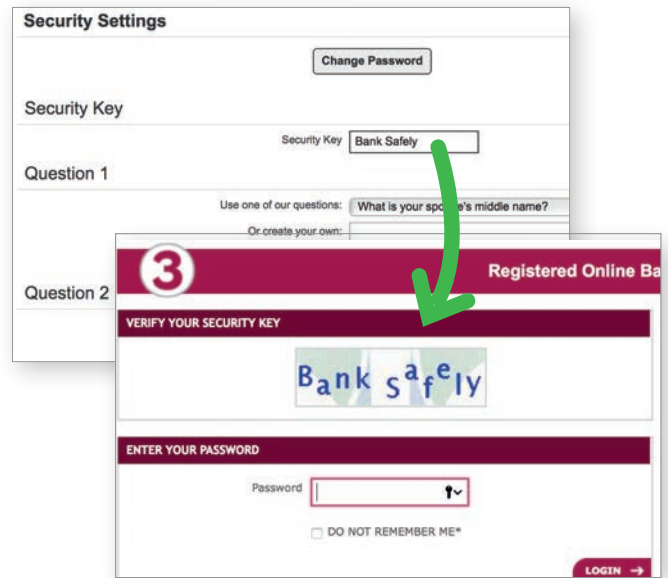- **Deposit** or **Loan Account Alerts**
- **Transaction Alerts**
- **Checks Cleared Alerts**
- **Events** and **Reminders**
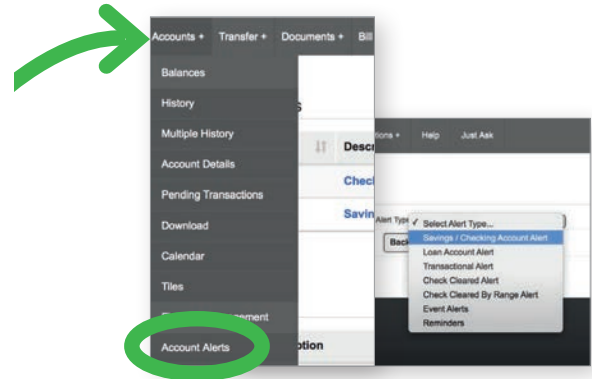
Security Settings

Under the **Options** menu, there are security settings which allow you to change:
1. Password
2. Security Key
3. Challenge Questions.

Security Key

The **Security Key** is your name by default and displays prominently during login. It serves as an indicator that you are visiting our secure website. We highly recommend you change the Security Key to a phrase you recognize before entering your password.

Security Reminders

- We will NEVER email you for your personal information. Any email claiming to be the bank requesting personal information such as Social Security numbers, IDs, or passwords should not be trusted or opened.
- Do not write down your password.
- Use a unique password to access online banking. Keep it different from passwords used for other sites and applications.
- Always end your online banking session by clicking **Logout** before leaving your computer.

Forget Your Password or User ID?

Password: After entering your User ID and Code, use the Help menu in the right column to reset your Password.

User ID: Enter an incorrect User ID and Code. Enter an incorrect answer for the security question and click the Login button to access the Help menu in the right column. Click "I've forgotten my User ID" to request it be sent to you.

At-A-Glance

Online Banking

Here are a few highlights. Explore more features when you log in!

Accounts

Balance vs. Available Balance: *The Available Balance provides a more accurate reflection of funds available including some pending transactions. This default start page can be changed in Options.*

History – Click the account name or select History from the menu for recent transaction details and check images.

Download – Download your transactions into a financial program like Quicken®, Quickbooks™ or Excel®.

Check Stop Pay – Request stop payment on checks. Fees will be deducted from your account in accordance with the terms of your account.

Transfer

Transfer – Transfer funds between Bank Midwest accounts.

Loan Payment – Make payments on loans held with us.

External Transfers – Move money to or from your account at other institutions. You can also pay a person with their email or cell number.

Documents

Online Statements – Sign up and at the end of each statement cycle you'll receive email notification that your online statement is ready to view. Log in to view them.

Options – Add/edit email addresses set up to receive notifications. Opt out if you wish to convert back to print statements.

Bill Pay

The Bill Pay section will open in a separate window or tab.

Add Payees – Enter a person or company to pay electronically or be mailed a check. New Payees cannot be added via Mobile Banking.

Payments – Pay one time or set up recurring payments.

**eBills –** Set up online bills presented to you through our easy-to-use interface.

Options

Messages – Receive and send secure messages.

Customer Info – Change your default/Custom Start Page. Edit your primary email used for bank communications.

Update Customer Info – Submit your contact information in our system. Edit secondary emails for Online Statements.
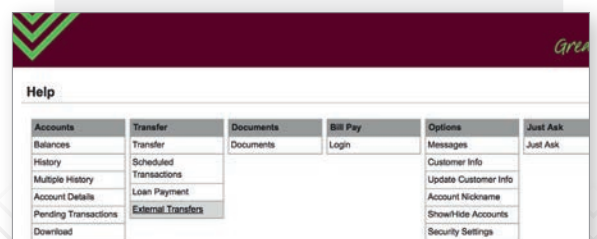
Security Settings – Update password, security key or challenge questions.
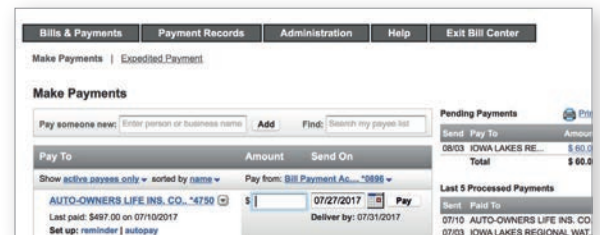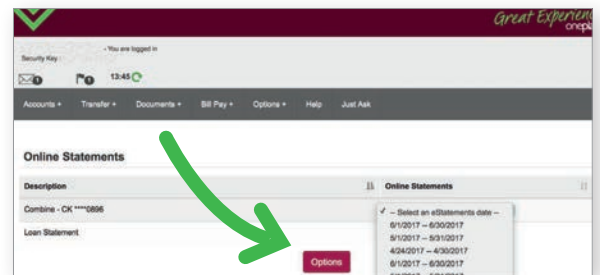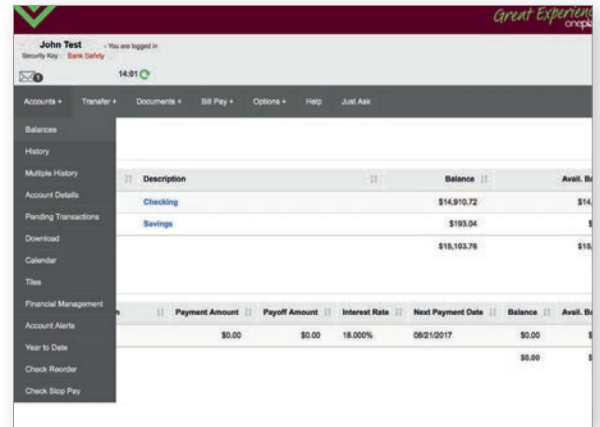
Help

Access Help from any screen to access more information specific to what you're trying to do. It will open in a new tab or window. *Bill Pay has its own Help option.*

Help Index lists all topics (pictured below).

First Time Access

Mobile Banking App

STEP 1: **Enroll in Online Banking** from your desktop or tablet browser.

STEP 2: Visit Google Play™ store or App Store® and **download** the **Bank Midwest Mobile app.**

STEP 3: Enter your **Username** (User ID) and **password** set up for Online Banking.

**STEP 4:** Enter the last **4 digits of your Social Security Number** for verification.

Google Play is a trademark of Google Inc. and App Store is a registered trademark of Apple Inc.
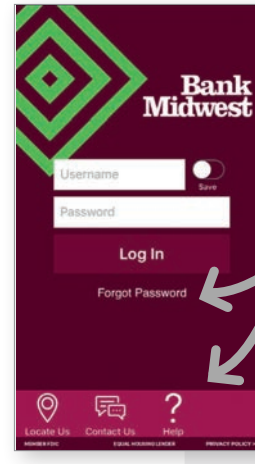
Reset or Forgot Password

Click the Forgot Password link or Help.
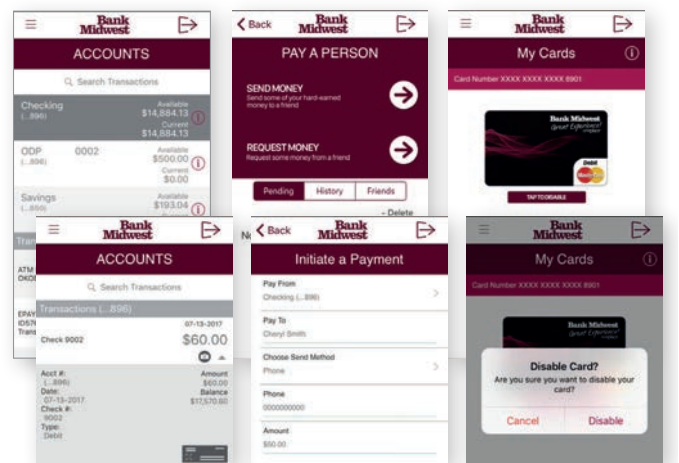
Forgot Username

Click Help.

Mobile Settings

STEP 1: **Log in** to Mobile Banking app. **Touch the mobile menu** (3 lines stacked) icon in the upper left corner to view all menu options.

STEP 2: Click the **Settings** icon at the bottom of the screen.

STEP 3: Turn on **TouchID** (Apple devices only) or **Auto Login** (only one can be selected) for quick access to your account balance without logging in. (You have the ability to turn it on or off at any time.)

STEP 4: If you select **PIN Login**, you can quickly enter 4 digits in place of your Password to conduct transactions on your mobile device.

Note: For faster account access, you may wish to update the mobile settings below.
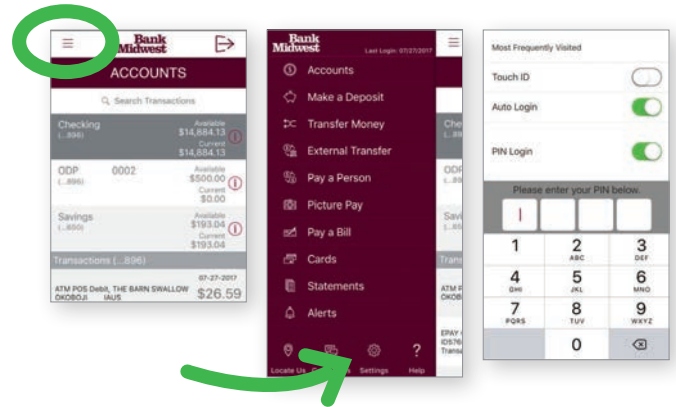
At-A-Glance
Mobile Banking

Accounts – View account balances and transaction images.

Make a Deposit – Take a picture of a check to deposit it.

Transfer Money – Transfer money between your accounts.

External Transfer – Move money to and from accounts at other institutions.

Pay a Person – Pay someone using their email or cell.

Picture Pay – Take a picture of a bill to make a payment.

Pay a Bill – Pay existing Payees set up in Bill Pay.

Cards – Turn your debit card on or off as needed.

Statements – View your Online Statements.

Alerts – Set up mobile alerts (separate from Online Banking).

Bank Midwest