IMPORTANT

ACH origination customers:

Our new internet banking service is getting closer, and we are excited to share our new site with you on May 22nd.

We want to be sure you don't experience any problems with the change because you are an active user of Cash Management and originate ACH files. In order for you to prepare for the new system, it is important that you preserve any ACH files that you use on a recurring basis. Most all account information in the current system will move over to the new system. If on May 21st you have a batch that is "in process", it should process as normal. However, **files that haven't begun processing, your already processed files and ACH history will not move to the new system**. So, files scheduled, but not processing yet, and past ACH files that you copy and reuse and plan to continue reusing should be exported to a safe place in order that you can import them into the new system after May 22nd.

To avoid losing these files, it is necessary to export them prior to this change. **Please export these files prior to May 18th.** We are happy to help walk you through the easy process.

If you use a separate program to create your ACH files and then import them into the system for processing, your procedures will not be affected. We will process ACH files as normal on the current system with effective dates up to May 21, 2018. For files with effective dates of May 23rd or later, you will need to export the file so that it can be imported into the new system on or after May 22nd.

We are excited to provide a new and improved experience to you. We expect that you will find the change worth a small effort in learning your way around a new system. We are delighted to bring you the latest in internet banking technology. Should you have any questions or concerns, please feel free to contact us.

The following page details the steps necessary to login to the new system on or after May 22nd.

Sincerely,

Community Bank

MAY 22ND FIRST TIME LOGIN

There will be a few setup steps you will need to complete in order to login to your new online banking starting on May 22nd for the first time.

1. Go to our homepage at www.communitybankmidwest.com.
2. Within the login section click "Business Banking Login".
3. Enter your existing Login ID and click Login.
4. The system will ask for your security code.

   Your security code is your current login ID + last four of the TIN associated with your account. For example: If your current login ID is jdoe and your Business TIN is 123-45-6789, then your security code will be jdoe6789.

5. The system will then walk you through an initial registration process where you will enter the user ID and password you'd like to use going forward.
6. You will be prompted to setup 3 security questions and answers.
7. The last step of the registration will ask you to select a security image and setup a security phrase.
8. Once registration is complete you will be prompted to verify or enter a valid email address. Your email address may be used for password resets, account alerts and institution communication.
9. Upon initial login you will have to setup Enhanced Authentication. This service is designed to provide enhanced security and is utilized at various points to prompt you to enter a secure code that is provided. Just click the "Start Enrollment Process" to continue. The next screens will walk you through the process of adding a mobile or land line phone number. This number that you setup will be the number used to receive the security code for enhanced authentication during login or when creating an ACH batch. You may choose to receive the code via text message or phone call.

Once again, we are delighted to bring you the latest in internet banking technology, and we believe you will find the new system valuable to your business. Should you have any questions or concerns, please feel free to contact us.

Sincerely,

Community Bank