

BUSINESS ONLINE BANKING FAQS

WHEN WILL I HAVE ACCESS TO INBANK'S ONLINE BANKING SYSTEM?

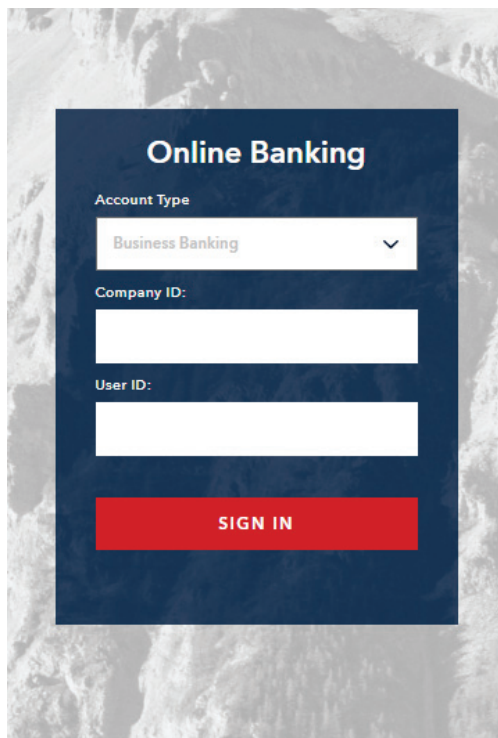
- Beginning 8 A.M. Monday, July 25, 2022, InBank's Business Online Banking system will go live. At this time, you will be able to access the system per the instruction below.
- Effective at 3 P.M. on Friday, July 22, 2022, you will no longer be able to access Legacy Bank's Online Banking system.

10-DAY PREVIEW PERIOD

- A 10-day preview period will begin on Monday, July 11th and end on Thursday, July 21st at 5 P.M. MT. During this time, you will be able to log in to preview InBank's Business Online Banking system to verify all accounts are listed and to set up secondary users with the appropriate entitlements. ACH templates can be added/modified/deleted, and users can set personal settings. Please note: All changes made during the preview period will be saved and will be present on Monday, July 25, 2022.
- Business customers will receive an email from the InBank Business Support Team that contains credentials and a link to InBank's Business Online Banking system at the beginning of July.
- During the preview period only, upon logging into the application you will be required to update your contact information in a pop-up screen. Please note: It will be extremely important to input a correct mobile number. Beginning July 25th, 2022, the InBank Online Banking system will take you through a phone/text verification process upon your first login.

HOW WILL I ACCESS MY ACCOUNTS AFTER JULY 25TH?

- You will access your Business Banking accounts at www.InBank.com. Select Business Banking, enter your new Company ID followed by your User ID (*Please take this opportunity to save the www.InBank.com URL as a favorite or bookmark).



The image shows a screenshot of the InBank Online Banking login page. The page has a dark blue background with white text. At the top, it says "Online Banking". Below that, there are three input fields: "Account Type" with a dropdown menu showing "Business Banking", "Company ID:" with a white input box, and "User ID:" with another white input box. At the bottom of the form is a red button with the text "SIGN IN" in white capital letters. The background of the page is a light gray image of a snowy mountain range.

WHAT WILL I NEED TO LOG INTO INBANK'S ONLINE BANKING SYSTEM?

- Prior to the 10-Day preview period, you will receive an email from InBank's Business Support Team that contains a new Company ID.
- You will continue to utilize your existing User ID minus all special characters. For example: if your existing Legacy Bank User ID is: Joe#1234, your new User ID will be: Joe1234.
- Your Temporary password will be: Inbk1 followed by the first four letters of your User ID in uppercase letters. For example: If your User ID is: John555, your temporary password will be: Inbk1JOHN
- The new system will require an extra layer of authentication upon your first login to the Online Banking system. This authentication will occur in the form of an automated phone call or text message with a security code. (*Please contact your banker to ensure we have a direct or mobile phone number on file associated with your account to complete the authentication process.)

WHAT WILL HAPPEN WITH MY ACCOUNT HISTORY?

- 90 days of transaction history will convert into InBank's Online Banking system, beginning July 25th. (No transaction history will be present during the preview period.)
- ACH Origination history will NOT convert. We recommend printing or saving any history from the current Online Banking system prior to July 22nd.
- eStatements will NOT convert. We encourage you to save and or print your Legacy Bank statements prior to July 22nd.
- CD and loan account information will convert into InBank's Business Online Banking system but will not appear until July 26th.

WILL ALL USERS FOR THE COMPANY LOGIN CONVERT TO THE NEW ONLINE BANKING SYSTEM?

- All users will be converted, and each user will receive their own login credentials.
- Secondary users will not be entitled to any functions. The company administrator will need to set up user entitlements in the new Online Banking system. Please note: We recommend that the Online Banking administrators set up these entitlements during the 10-day preview period.

WILL MY ACH TEMPLATES CONVERT TO THE NEW ONLINE BANKING SYSTEM?

- Yes. All templates will convert to the new Online Banking system. Please note: We recommend checking all templates during the preview period to ensure information is correct.

WHAT WILL HAPPEN WITH MY RECURRING INTERNAL TRANSFERS?

- Recurring transactions will NOT convert into the new system. Any recurring transactions will need to be set up in the new Online Banking system on or after the July 25th live date.

WHAT WILL HAPPEN IF I SCHEDULE A TRANSFER OR ACH IN THE LEGACY BANK ONLINE BANKING SYSTEM WITH A DATE PAST JULY 25, 2022?

- Any transfer or ACH scheduled within the Legacy Bank Online Banking system after July 22nd will not process.
- These transactions will need to be re-initiated within InBank's Online Banking system on or after July 25th.
- We recommend printing or saving this information prior to July 22nd.

I CURRENTLY UPLOAD/IMPORT A NACHA FILE FOR MY ACH ORIGINATION. WILL ANY INFORMATION CHANGE WITHIN THE FILE?

- NACHA file Header Record is validated on the Immediate Destination, which is found on Line 1, field number 3, field position 04-13. This must be 102200245.

WILL BILL PAY BE AVAILABLE VIA THE BUSINESS ONLINE BANKING SYSTEM?

- Yes. Bill Payment Manager is available in InBank's Business Online Banking system. Please refer to the Bill Payment fact sheet for additional details. Please note: Bill Pay will NOT be available during the preview period.

WILL I BE ABLE TO MAKE LOAN PAYMENTS ONLINE ?

- Yes. If approved by your banker, you will have the ability to make payments to loans online. Payments cannot be made until July 26th. Please contact your banker to inquire about online loan payments.

WHAT NEW FEATURES WILL BE AVAILABLE?

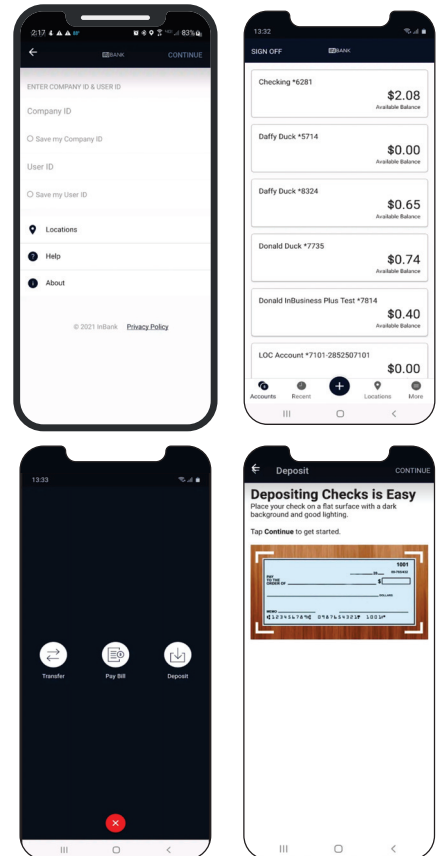
- InBank's Business Online Banking system features the ability to originate both domestic and international wires in U.S. dollars.
- InBank's Business Online Banking system offers fraud protection services in ACH and Check Positive Pay. Please contact your banker for more information about adding these services to your online profile.

HOW WILL I ACCESS MOBILE BANKING?

- On or after July 25th, we encourage you to download the InBank Business app from Apple or Google Play app stores.
- Mobile Deposit is available within the mobile app.
- Your login credentials to the mobile app are the same as your Business Online Banking credentials. **Please note: You must first log into the Online Banking site through a desktop computer before accessing the mobile app.**



InBank Biz



WILL I BE ABLE TO UTILIZE QUICKBOOKS WITH MY ACCOUNTS?

- Yes. InBank's Business Online Banking platform is integrated with WebConnect for QuickBooks®. If you need access to integrate into QuickBooks® Desktop, please contact your banker.

WHO CAN I CONTACT FOR LOGIN HELP ON THE NEW BUSINESS ONLINE BANKING SYSTEM?

- Please contact our Business Support Team at Business.Support@inbank.com or (877) 463-6990.