

# **Your Transition Guide**

During the weekend of February 11-12 we will be transitioning your Midwest Community Bank accounts onto the GreenState system.

Please review all important dates regarding any short-term access limitations you may experience during this transition.



### **Important Dates to Remember**

## **Late January**

You will receive updated account disclosures, your new membership number and account numbers which will go into effect on February 13.

### **Early February**

If you have a debit card with your account, you will receive a new GreenState debit card with details on

### Friday, February 10

This is the last day to access your Online Banking and to download any statements you may need.

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### There Are No Changes With These Services

- · Direct Deposits and ACH Withdrawals: Direct deposits to and ACH withdrawals from your account will continue without interruption. Though your account number is changing, your direct deposit/ACH withdrawal established with your former Midwest Community Bank account will continue to work. When setting up any new direct deposits or ACH withdrawals on or after February 13, use your new GreenState account number and Routing Number (273975098).
- Automatic Transfers: Automatic pre-scheduled internal payments between accounts will process without interruption; although a slight delay in posting may occur due to the system conversion.
- · Loans: All terms and conditions of your current loans will not change. If making a loan payment in person, please make it on or before February 10, as all branches will be closed February 11 - 12. Pre-scheduled and automatic payments will occur without interruption.

### Timeline of Changes / Access for Conversion Weekend

#### **Friday Monday** Saturday/Sunday February 10 February 11-12 February 13 Branches Re-open Last day to All Branches log into · Begin using your new GreenState debit card Closed for Online Banking Any automatic debit card payments tied to your Conversion and download Midwest Community Bank card will no longer work statements • You may continue to use your Midwest Community checks. **Online Banking** Review section on "Checks" below for more detailed information. Online Banking access Login to Online Banking at GreenState.org with your existing Unavailable closes at 3:00 p.m. user ID and password

### Services & Account Information

#### **ACHs**

You will be receiving more detailed information regarding ACH availability. But to help you prepare for this transition, make note that ACH will shut down on February 9 (including ACH uploads). Additionally, all future dated ACH transactions will not transfer to GreenState's Online Banking and will instead need to be re-established after February 13.

#### **Bill Pay**

Bill Pays scheduled to process on February 10 will still process; however, payments scheduled for February 11 and after will not process. You will not be able to set up any new Bill Pays after February 3.

All payee information will carry over to the GreenState Bill Pay System, however, bill payment history will be unavailable. Please print this information for your records prior to February 10. On Monday morning you will be able to view and pay your loans online via GreenState's Online Banking.

#### Checks

You may write checks during and following our systems integration, however former Midwest Community Bank checks will not be viewable within Online Banking after February 13. Business accounts will have to order new checks and submit the receipt for a 75% reimbursement of the cost (up to \$100). Remember you will only be able to see cleared GreenState checks in your Online Banking after February 13.

#### **Debit Cards**

- Midwest Community Bank debit cards will continue to work until February 16.
   Your new GreenState debit card will arrive on or about February 8. You can begin using the card on February 13. IMPORTANT: Once you receive your
- new GreenState debit card, you will need to call in to activate and select a new PIN (your old PIN will not automatically carry over).

  • For automatic payments tied to your Debit Card, please provide payees with your new GreenState information beginning on February 13.

#### **Internal Transfers**

You will be able to execute all internal transfers until 3:00 PM CT on February 10, and all recurring transfers with effective dates of February 10 will process. Any with effective dates after February 10 will not process. NOTE: All recurring

internal transfers will not transfer to GreenState's Online Banking and will need to be recreated after February 13.

#### Mobile Deposit

Access to Mobile Deposit will end on February 10 at 1:00 PM CT. Once enrolled in GreenState Online Banking on February 13, you'll be able to use Mobile Remote Capture as your mobile check deposit tool. Note: Up to \$400 of your mobile check deposited will be available immediately; other funds may be released within two (2) business days.

### **Online Banking**

Online Banking access will end at 3:00 p.m. CT on Friday, February 10. On Monday morning (February 13) you will be able to view your accounts in GreenState's Online Banking at GreenState.org.

Your Midwest Community Bank User ID will be the same but you will need to change your password when you login for the first time. Note: A 6-digit secure access code will be sent via phone or text message to complete the sign-up process.

#### Statement / eStatements

Please download, save or print your Midwest Community Bank eStatements by Friday, February 10 at 3:00 PM CT. They will not be available in GreenState's Online Banking system. Your first new statement will be available in early March. Please note, statements are printed at the beginning of the month. Canceled checks will not be returned to you, but you can view images of these in Online Banking.

Incoming Wires: We will continue to receive incoming wires through 3:00 PM CT on February 10. All wires after this date should be sent using the GreenState

Or of February 10. An whes are first date should be self-dusing the GreenState Incoming Wire Instructions beginning February 13.

Outgoing Wires: Domestic and USD International Wires will be processed through 3:00 PM CT on February 10. Any Outgoing Wires with effective dates after February 10 will not process. NOTE: All recurring internal transfers will not transfer to GreenState's Online Banking and will need to be recreated beginning February 13.

#### **Treasury Management Services**

You will receive separate communication regarding your use of Treasury Management services (remote check deposit scanner, ACH, etc.) to ensure a smooth transition to GreenState.

Your \$5 membership into GreenState has been covered on your behalf by GreenState. This one-time deposit is in your savings share account. You do not owe us any fee for your membership.