

January 15, 2019

Dear Internet Banking and/or Bill Pay Customers:

Bank Northwest has exciting news for our current and potential internet banking and bill pay customers! We will be upgrading our internet banking and bill pay systems from Precision Internet Banking to Retail Online Internet Banking as of **March 18th, 2019**. This upgrade will still offer the same great features you love about internet banking and bill pay, with the addition of faster service, simplicity, and no hassling with re-enrollment. If you are a current internet banking and bill pay customer of Bank Northwest, all your information will be automatically transferred to our new Retail Online system.

As with any new system, there are a few items we would like to bring to your attention to prepare for the update.

Internet Banking:

FROM FRIDAY, MARCH 15TH, 2019 AT 3:00 P.M. TO MONDAY, MARCH 18TH, 2019 AT 9:30 A.M. BANK NORTHWEST'S INTERNET BANKING WILL BE IN "MEMO MODE," WHICH MEANS YOU WILL BE ABLE TO VIEW YOUR BALANCE ONLY. THIS BALANCE WILL REFLECT THE AMOUNT IN YOUR ACCOUNT(S) AS OF FRIDAY, MARCH 15TH AT 3:00 P.M. IT WILL NOT SHOW LIVE TRANSACTIONS AND YOU WILL NOT BE ABLE TO DO ONLINE TRANSFERS DURING THIS TIME. WE GREATLY APOLOGIZE FOR ANY INCONVIENENCE AND ARE AVAILABLE TO ANSWER ANY QUESTIONS YOU MAY HAVE REGARDING THIS PROCESS.

The first time you login to Internet Banking & Bill Pay, you will be asked for a temporary password. Your initial temporary password will be the last 4 digits of your Social Security Number. After your first login with this temporary password, you will be prompted to change your password.

Your username will be the same as it was before, however, it will be in all lowercase for simplicity and an easy transition.

eStatements & Check Images:

Customers will not have access to any of their previous statements or check images through Internet Banking after **Friday, March 15th, 2019**. We strongly encourage you to download and print any statements or check images you wish to keep for your records. Your eStatements will start again with the next monthly statement cycle, and your online history will build from that date.

Internet Bill Pay/POP Money:

All current Bill Pay customer's previously established payees will automatically transfer to the new online banking system. All one-time and reoccurring payments will also automatically convert to the new system, with a few exceptions:

- ✓ Reoccurring AND one-time bill payments scheduled before **Thursday, March 14th** or after **Monday, March 18th, 2019** will be processed as scheduled.
- ✓ Payments pre-scheduled between **Friday, March 15th** and **Sunday, March 17th** will process on Monday, March 18th, 2019
- ✓ No new payments may be scheduled from **Friday, March 15th** to **Sunday, March 17th**

We hope you will find the new Retail Online Internet Banking and Bill Pay services will be a positive improvement, will have all the features you need, and will be easier to use. If you have any questions about the information contained in this letter, please do not hesitate to call or visit any one of our five branch locations.

Hamilton	Cameron	Polo
<i>(816)583-2154</i>	<i>(816)632-7000</i>	<i>(660)354-2111</i>
Bethany	Stanberry	
<i>(660)425-2315</i>	<i>(660)783-9500</i>	