

Preparing for your August 10, 2026 conversion.

Our new business online banking platform is designed to provide a refreshed experience, enhanced efficiency, and an easier way to manage your business finances.



Visit midlandsb.com/business-access for conversion resources, including quick guides, demo videos, and FAQs.

CONVERSION AT A GLANCE

On Monday, August 10 at approximately 9:00 AM CT,
your business online banking will move to Midland Business Access.



Downtime Window: business online banking will be unavailable from August 7 at 6:00 PM until August 10 at approximately 9:00 AM.

ACTION REQUIRED BY AUGUST 5

BILL PAY CHANGES

Bill Pay will be temporarily unavailable beginning August 5 at 3:00 PM to prepare for your transition.

- ✓ Schedule any Bill Pay payments before August 5 at 3:00 PM.
 - Payees and payments will carry over to the new system.
- ❗ eBills will not transfer and will no longer be available after July 30.
- ❗ Bill Pay access will resume after your business online banking conversion is complete.

BEGINNING ON AUGUST 10:

- Bill Pay payments will be scheduled using a "Send-On" date instead of a "Deliver-By" date.
- Electronic payments will be debited from your account on the "Send-On" date based on your available balance.
- Review scheduled payments after your first login to ensure they are set up as expected.

ACTION REQUIRED BY AUGUST 6

ACH PAYMENTS & WIRE TRANSFERS

- ✓ Review and finalize all ACH and wire templates by August 6 at 6:00 PM.
- ❗ Any ACH or wire templates created or modified after August 6 at 6:00 PM will not transfer and must be recreated or updated in Midland Business Access after conversion.

Need a quick reference? See page 4 for a visual timeline of key dates and deadlines.

INTUIT

- ✓ Complete the Intuit deactivation steps for QuickBooks® or Quicken®. Detailed instructions are available at midlandsb.com/business-access.



Best Practice: To avoid disruption, we recommend submitting critical or time-sensitive payments at least one business day in advance of August 7.

ACTION REQUIRED BY AUGUST 7

ACH PAYMENTS & WIRE TRANSFERS

- ✓ Initiate and fully approve:
 - **Wire transfers** scheduled to process on or before August 7.
 - **ACH transactions** with an effective date on or before August 10.
- ! Future-dated wire transfers after August 7 and ACH transactions with an effective date after August 10 will not transfer and must be recreated in Midland Business Access after conversion.

POSITIVE PAY

- ✓ Review and make decisions on any Positive Pay exceptions on or before August 7.

PRIMARY ADMINISTRATOR CHECKLIST

The following checklist is intended for your company's Primary Administrator, who is responsible for preparing your organization for the transition and enabling access for additional users after conversion.

BEFORE AUGUST 5

- ☐ Schedule Bill Pay payments, if applicable.
- ☐ Notify Bill Pay users that their current service will be temporarily unavailable beginning August 5 at 3:00 PM.

BEFORE AUGUST 6

- ☐ Save ACH and wire template details.
- ☐ Create a temporary ACH or wire template that includes all recipients to help ensure their information carries over.
- ☐ Review and update user contact information.
- ☐ Remove inactive users.
- ☐ Ensure address information for each receiver on ACH or wires is populated and correct.
- ☐ If applicable, complete the Intuit deactivation steps for Quicken® and QuickBooks®. Detailed instructions are available at midlandsb.com/business-access.

AFTER FIRST LOGIN ON AUGUST 10

- ☐ Confirm company name and account details.
- ☐ Review user access and permissions.
- ☐ Review ACH and wire templates.
- ☐ Review future-dated account-to-account transfers to ensure they are set up as expected.
- ☐ Recreate alerts and notifications.
- ☐ Recreate any future-dated ACH and wire transactions.
- ☐ Log in to Bill Pay as the Primary Administrator.
- ☐ Enable Bill Pay access for any existing and additional users.
- ☐ Notify users when they can begin using Midland Business Access and Bill Pay (if applicable).
- ☐ If applicable, complete the Intuit reactivation steps for Quicken® and QuickBooks®. Detailed instructions are available at midlandsb.com/business-access.

WHAT TRANSFERS TO THE NEW SYSTEM?

Here's what will carry over – and what you'll need to set up again.



WILL CARRY OVER

- Account information and balances
- User profiles and access (active users)
- Positive Pay settings and issued items
- Online statements and transaction history
- ACH and wire recipients and Bill Pay payees
- Scheduled and recurring account-to-account transfers and bill payments



WILL NOT CARRY OVER

- Alerts and notifications
- New or modified ACH and wire templates after August 6
- User contact information updates made after August 6
- Wire transfers scheduled to process after August 7
- ACH transactions with an effective date after August 10
- eBills will not transfer and will no longer be available after July 30

Items in the right column will need to be set up or rescheduled in Midland Business Access after conversion.

GETTING STARTED: YOUR FIRST LOGIN

Beginning August 10, visit midlandsb.com/business-access to login to Midland Business Access.

Step 1: Enter your Login ID. Customer ID + User ID (no spaces). Example: COMPANYIDUSERID

Step 2: Use your current password for your first login.

Step 3: Create a new password when prompted after login.

Step 4: Complete 2-factor authentication using text, phone, or token verification.

USER ACCESS & SECURITY

- **Add New Users:** Refer to the User Management Quick Start Guide on our website to set up and enable additional users.
- **Notify Users:** After reviewing user access, the Primary Administrator should notify users when they can log in and provide instructions for the first-time login process.
- **Locked Out?** Users should contact the Primary Administrator, who has the ability to unlock or reset access.
- **Login Attempts:** Users will be locked out after 3 unsuccessful login attempts. Password reset will be available after first login.



Important Note: Complete the full login process (including password reset and security setup) to avoid delayed access to the new system.

FREQUENTLY ASKED QUESTIONS

Where will I access my account online? From **August 1-September 13, 2026**, you will visit midlandsb.com/business-access and select the link to login to your account. The standard process of logging into your account will resume on September 14, 2026.

Will my Login ID (username) change? Yes. Combine your Customer ID and User ID into a single field. Example: If your previous Company ID was COMPANY01 and your User ID was USER01, your new Login ID will now be COMPANY01USER01.

Will my password change? The first time you log in, use your current business online banking password. You will then be prompted to create a new one.

Will my 2-factor token authentication login process change? Token users will continue to use that same token. The first time you login to the new system, you will be asked to complete an additional one-time verification setup prior to your first log in.

Is there a Midland Business Access mobile app? Yes. The new app will be available for download from the App Store on August 10.



THANK YOU!

We're committed to making your transition to Midland Business Access online banking as smooth as possible.



View additional resources and FAQs online:
midlandsb.com/business-access

KEY DATES & DEADLINES

Use this timeline to plan ahead and ensure a smooth transition to Midland Business Access.

DATE	WHAT'S HAPPENING	WHAT YOU NEED TO KNOW/DO
WEDNESDAY AUGUST 5 3:00 PM	BILL PAY CHANGES Bill Pay will be temporarily unavailable beginning August 5 at 3:00 PM to prepare for your transition.	- Schedule any bill pay payments before August 5 at 3:00 PM. - Payees and payments will carry over to the new system. ❗ eBills will not transfer and will no longer be available after July 30. ❗ Bill pay access will resume after your business online banking conversion is complete.
THURSDAY AUGUST 6 6:00 PM	FINAL APPROVAL DEADLINE Last day to review and finalize templates in your current online banking.	- Review and finalize all ACH and wire templates by August 6 at 6:00 PM. - Save template details (ACH, wires, recipients) to help ensure they carry over. - Review and update user information. ❗ Any ACH or wire templates created or modified after August 6 at 6:00 PM will not transfer and must be recreated or updated in Midland Business Access after conversion. Also by August 6 (if applicable): Complete the Intuit deactivation steps for QuickBooks® and Quicken®. Detailed instructions are available at midlandsb.com/business-access
FRIDAY AUGUST 7 6:00 PM	CURRENT SYSTEM ENDS Your current business online banking access ends and the system will be unavailable.	Initiate and fully approve: - Wire transfers scheduled to process on or before August 7. - ACH transactions with an effective date on or before August 10. - Review and make decisions on any Positive Pay exceptions. ❗ Future-dated wire transfers after August 7 and ACH transactions with an effective date after August 10 will not transfer and must be recreated in Midland Business Access after conversion.
 Downtime Window: Business online banking will be unavailable from August 7 at 6:00 PM until August 10 at approximately 9:00 AM.		
MONDAY AUGUST 10 APPROX. 9:00 AM	MIDLAND BUSINESS ACCESS GOES LIVE You can access your accounts in the new business online banking system.	- Visit midlandsb.com/business-access to log in. - Complete your first login (password reset and security setup). - Review and recreate or update any alerts, templates, and scheduled/recurring transfers as needed. - All new transactions, templates, and user updates must be completed in Midland Business Access. - Review future-dated account-to-account transfers to ensure they are set up as expected.
IMPORTANT REMINDERS: - Submit critical or time-sensitive payments at least one business day in advance of August 7 to avoid disruption. - Complete the full login process (including password reset and security setup) to avoid delays in access to the new system.		