MIDLAND BUSINESS ACCESS

Midland

Preparing for your September 14, 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, September 14 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 September 11 at 6:00 PM until September 14 at approximately 9:00 AM.

ACTION REQUIRED BY SEPTEMBER 10

ACH PAYMENTS & WIRE TRANSFERS

- Review and finalize all ACH and wire templates by September 10 at 6:00 PM.
- Any ACH or wire templates created or modified after September 10 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.

ACTION REQUIRED BY SEPTEMBER 11

ACH PAYMENTS & WIRE TRANSFERS

- Initiate and fully approve:
  - **Wire transfers** scheduled to process on or before September 11.
  - **ACH transactions** with an effective date on or before September 14.
- Future-dated wire transfers after September 11 and ACH transactions with an effective date after September 14 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 September 11.

Best Practice: To avoid disruption, we recommend submitting critical or time-sensitive payments at least one business day in advance of September 11.

QUESTIONS? We're here to help!
Contact 1-855-696-4352 for assistance.

midlandsb.com/business-access

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 SEPTEMBER 10

- ☐ 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.

  To help ensure a smooth first-time login, review the following information for each user and update it as needed:
  - ☐ First and last name
  - ☐ Phone number where the user can receive a one-time passcode by text or voice call
  - ☐ Email address
- ☐ 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®. *See FAQ on page 3.*

AFTER FIRST LOGIN ON SEPTEMBER 14

- ☐ Confirm company name and account details.
- ☐ Review user access and permissions.
- ☐ Review ACH and wire templates.
  - ☐ If not already completed, add a beneficiary address to all domestic wire templates in preparation for new compliance requirements taking effect in November 2026.
- ☐ 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®. *See FAQ on page 3.*

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
- ACH and wire recipients and templates, new or modified on or before September 10
- Positive Pay settings and issued items
- Online statements and transaction history
- User profiles and access (active users)
- Scheduled and recurring account-to-account transfers

WILL NOT CARRY OVER

- Alerts and notifications
- ACH and wire recipients and templates, new or modified after September 10
- User contact information updates made after September 10
- Wire transfers scheduled to process on or after September 11
- ACH transactions with an effective date after September 14
- Current business mobile banking app – A new app will be available in your device's app store. See FAQ below
- ACH and wire detailed history

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

QUESTIONS? We're here to help!
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midlandsb.com/business-access

GETTING STARTED: YOUR FIRST LOGIN

Beginning September 14, 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: Complete 2-factor authentication using text, phone, or token verification*.

Step 4: Create a new password when prompted after login.

Step 5: Review and accept the updated agreement applicable to your service.

*Token users will need two different token codes to authenticate. After entering the first code, wait approximately 30 seconds for the next code to display.

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

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.

FREQUENTLY ASKED QUESTIONS

Where will I access my account online? Beginning **September 14,** continue to access business online banking through **midlandsb.com**. If you currently use a bookmarked login link, you'll need to update your bookmark after the transition.

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? You will continue to use your current token. During your first login to Midland Business Access, you'll complete an additional one-time verification step using **two different codes from your token**. After entering the first code, wait approximately 30 seconds for the next code to display.

Is there a Midland Business Access mobile app? Yes. The new app will be available for download from the App Store on September 14.

Where can I find instructions to deactivate and reactivate QuickBooks® or Quicken®? Step-by-step instructions are available at midlandsb.com/business-access.

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.

<table>
<tr><th>DATE</th><th>WHAT'S HAPPENING</th><th>WHAT YOU NEED TO KNOW/DO</th></tr>
<tr>
<td>THURSDAY
SEPTEMBER 10
6:00 PM</td>
<td>FINAL APPROVAL DEADLINE
Last day to review and finalize templates in your current online banking.</td>
<td>• Review and finalize all ACH and wire templates by September 10 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 September 10 at 6:00 PM will not transfer and must be recreated or updated in Midland Business Access after conversion.
Also by September 10 (if applicable): Complete the Intuit deactivation steps for QuickBooks® and Quicken®. Detailed instructions are available at midlandsb.com/business-access</td>
</tr>
<tr>
<td>FRIDAY
SEPTEMBER 11
6:00 PM</td>
<td>CURRENT SYSTEM ENDS
Your current business online banking access ends and the system will be unavailable.</td>
<td>• Initiate and fully approve:
▪ Wire transfers scheduled to process on or before September 11.
▪ ACH transactions with an effective date on or before September 14.
• Review and make decisions on any Positive Pay exceptions.
! Future-dated wire transfers after September 11 and ACH transactions with an effective date after September 14 will not transfer and must be recreated in Midland Business Access after conversion.</td>
</tr>
<tr>
<td colspan="3">Downtime Window: Business online banking will be unavailable from September 11 at 6:00 PM until September 14 at approximately 9:00 AM.</td>
</tr>
<tr>
<td>MONDAY
SEPTEMBER 14
APPROX.
9:00 AM</td>
<td>MIDLAND BUSINESS ACCESS GOES LIVE
You can access your accounts in the new business online banking system.</td>
<td>• Visit midlandsb.com to login as you do today. A login link will also be available on midlandsb.com/business-access.
• Complete your first login (security setup and password reset).
• 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.</td>
</tr>
</table>

IMPORTANT REMINDERS:

- Submit critical or time-sensitive payments at least one business day in advance of September 11 to avoid disruption.
- Complete the full login process (security setup and password reset) to avoid delays in access to the new system.