Welcome to Midland States Bank
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“Midland, that’s my bank.”

It is truly an exciting time to bank with Midland States Bank as we continue to grow and add more branches, create and enhance our products and services and improve the overall customer experience.

We look forward to earning your business each and every day we serve you and the gratification that comes with hearing a few simple words, “Midland, that’s my bank.”

Welcome.

What’s next.

In the coming weeks, you will see the shift to the Midland brand on bank and ATM signs, monthly statements, literature and more. We have been making careful plans to bring your accounts over to our systems so you can fully enjoy the advantages of being a Midland customer.

We prepared this “Conversion at a Glance” guide as an easy way to learn about Midland and what will take place from now through the date your accounts and services are transferred from Alpine systems to Midland systems. The information that follows provides answers to questions you may have about this transfer.

On June 13, a “Welcome Guide” will provide answers to questions you have about your accounts. You will also find account disclosures, including terms and conditions regarding your Midland accounts.

All of us at Midland are looking forward to you joining us as a new customer. We hope you enjoy the benefits Midland has to offer, such as a larger selection of products and services, greater convenience and the personal service you were accustomed to with Alpine Bank.

We promise to continue to operate with the highest level of professionalism, integrity and community-oriented spirit, and look forward to serving your financial needs.

Again, welcome to Midland States Bank!
Conversion at a Glance

Midland States Bank will be transferring/converting Alpine Bank accounts over the July 13 weekend. After the close of business on Friday, July 13, your accounts held at Alpine Bank will be integrated into Midland States Bank. Your “Welcome Guide” will arrive after June 13. This guide will provide answers to questions you have about your accounts. This process is called a “conversion” and the weekend beginning July 13, ending July 16, is called “Conversion Weekend.” During conversion weekend branches will be closed.

Branches will be closed on Saturday, July 14 and Sunday, July 15. Former Alpine Bank branches will open as Midland States Bank on Monday, July 16.

During the conversion weekend, you will be able to access your bank accounts through ATMs, writing checks and using your debit card and online banking. Limited balance and transaction details will be available through ATMs during the conversion. Your transactions, including deposits and withdrawals, will continue to be processed like normal, but will not be reflected in your account balance through the ATM, Online Banking or Bank by Phone until the conversion is complete.

Legend

✅ Look for this symbol for new enhancements to the way you bank.

❗ Please pay special attention to this symbol which indicates changes that could affect you.

🚫 This symbol informs you of the few services that will no longer be offered.

Questions?

Should you have questions concerning the information in this guide, we invite you to speak with one of our knowledgeable bank representatives.

Through 5:00 pm on July 13, please contact Alpine Bank at 815-398-6500.

Customer Care Center

✅ Starting at 7:00 am on Monday, July 16, please call our toll-free Customer Care Center number at 1-855-MY-MIDLAND (1-855-696-4352)

Customer Care Center Hours:

7:00 am - 9:00 pm, Monday-Friday
9:00 am - 5:00 pm, Saturday
Closed Sunday and federal banking holidays.
Customer Information Web Page

A special web page is available to assist you with information concerning this conversion. Go to www.midlandsb.com/alpine-and-midland to learn more.

Important Dates and Information

Balances During Conversion Weekend

⚠️ July 14 - July 16 - If you perform a balance inquiry at an ATM, the balance will reflect the end-of-day balance on Friday, July 13. Balances will not reflect the items posting to your account throughout the conversion weekend. For example, your transactions, including debit cards, deposits and withdrawals, will continue to be processed like normal, but will not be added to or withdrawn from your end-of-day balance until the conversion is complete. Your account balances should reflect weekend transactions by Tuesday, July 17.

Account Number Changes

⚠️ Unless you receive a separate letter about an account number change, your account number will remain the same on deposit and loan accounts.

Checks

✔️ For your convenience, you may continue using your Alpine Bank checks. You can order new checks from our website, www.midlandsb.com. If you place your next order through another company, you will need to provide that company with the Midland States Bank routing transit number (081204540) and your account number.

Check Authentication Services at Retailers

Midland has contacted the primary agencies that validate checks concerning this conversion and the change of bank information. We wanted you to be aware that some merchants accepting checks drawn off of converted/acquired bank accounts might experience a mismatched routing and/or account number. If this occurs, your check payment might be declined and you will most likely receive instructions to correct the issue at the register. Agencies provide you with customer service numbers so that this can be resolved.

We recommend that you bring alternative payment methods, such as your Midland Debit Card or credit card. By using a card as a payment, you will not be subjected to the risk of check authentication processes.
Two Signatures Required

July 16 - Beginning Monday, July 16, Midland will not support a two-signature required check. As long as an authorized signature is present, the check will be processed.

New Debit Cards

July 11 - If you currently have an Alpine Bank Debit Card, your card will be replaced with a new Midland Debit MasterCard®. This card will arrive in the mail no later than July 11. You can activate your new Midland card beginning July 16.

July 13 - July 15 - You may continue using your current Alpine Bank debit card through midnight on Sunday, July 15.

July 16 - You may activate your new Midland debit card beginning Monday, July 16. Activation details will be included with your new card.

July 16 - If you currently authorize companies to use your Alpine Bank debit card as a payment source, you will need to provide them your new debit card number prior to payments due on or after July 16.

A separate letter will be mailed to debit card customers concerning “My Alpine Rewards” points and redemptions. Accrual of points will stop. However, access to redeem your points will remain available.

Digital Wallet

July 13 - Digital Wallet services will be temporarily disabled. We understand the importance of convenient payments and we are working together to reintroduce this service very soon.

Card Valet

July 15 - Card Valet will be disabled July 15. You can replace this app by downloading the “MyCardRules“ app from your favorite app store. Functionality includes the ability to turn your debit card on/off, view recent debit card transactions and activity, set alerts and notifications, control spending limits and more.

Visa Checkout

July 15 - Midland issues MasterCard debit cards. Because of this, Visa Checkout will be disabled on July 15, 2018.

Bank by Phone

July 13 - July 15 - Bank by Phone will not be available during conversion weekend.
July 16 - You can begin accessing Midland’s Bank by Phone system. We have developed a special process which provides expedited first-time access.

Access instructions - you may access your accounts by using the last four digits of your Social Security Number (SSN).

1. Call 1-855-696-4352
2. Press “1” to access the Bank by Phone system
3. Select your language preference
4. Follow the prompts and enter the last four digits of your SSN
5. Establish your PIN as prompted
6. Select from the menu

If you have not used Bank by Phone within 30 days after the conversion, you will be prompted to enroll through our standard enrollment process.

**Consumer Online Banking and Bill Pay**

After this conversion, you will have access to your new Midland Online Banking and Bill Pay service at www.midlandsb.com.

**Consumer Online Banking Schedule**

Prior to Thursday, July 12 - We recommend you download or record your account history, statements, recurring transfer schedules and bill payment information prior to the conversion. At least 6 months of transaction history will convert.

July 13 at 4:00 pm - Alpine Bank’s Online Banking access will be in view only mode (transfers, bill pay access and money movement features will be disabled to allow information to convert). You will be able to see your accounts and view past history. However, transactions processed after July 13 may not be available within your Alpine Bank online banking accounts. Balances are anticipated to reflect your end-of-day balance as of Friday, July 13.

July 16 - You can begin accessing your accounts through www.midlandsb.com on Monday, July 16 by logging into online banking through the “Login” link, located in the upper right corner.

**Using Consumer Online Banking for the First Time**

You will be able to continue to use your current user ID (user name) and, the first time you login, you will use the last four digits of your Social Security Number. You will have multiple prompts that will be required the first time you sign into Online Banking, including acceptance of the new terms and conditions of Midland’s online banking. You can access your online account through a computer, tablet or smart phone.
July 16 - Your previous 12 months of Alpine Bank online statements will be available. These statements will not include the Alpine Bank formatting. Notices and Tax Documents will not convert. If you need copies of your Statements, Notices, or Tax Documents as presented by Alpine Bank, you can request these at no charge for the first two months after conversion. We recommend you print or download your Statements, Notices and Tax Documents history prior to conversion.

July 17 - Transactions performed over the conversion weekend will be available for viewing through Online Banking. Check images processed after July 13 will also be available online.

⚠ Scheduled Recurring Transfers and Alerts - Scheduled recurring transfers between your Alpine Bank accounts will continue as scheduled after conversion.

**Online Bill Pay Schedule**

⚠ Prior to Thursday, July 12 - We recommend you download or record your payees and payment history prior to the conversion. If you have accounts at both Midland and Alpine Bank and use Online Bill Pay at both banks, only one bill pay instance will remain. Please let us know prior to conversion which Bill Pay information you would like to retain. Contact us at: 1-855-696-4352. Six (6) months of bill pay transaction history will convert.

❌ July 12 at 5:00 pm - Your ability to schedule or pay bills online at Alpine Bank will be turned off in order to bring your bill pay and payee information over to Midland.

⚠ July 16 after 6:00 am - You can begin accessing your Online Bill Pay account through www.midlandsb.com. We recommend you check your payees (including all payee details) and your scheduled payments to make sure your information converted correctly.

⚠ July 16 - Your payment date method will be a “deliver by” method. We pay based on when your payment is due. Midland will calculate when the payment should be sent based on whether it is to go by check or electronic methods, according to the “deliver by” date you have entered. Keep in mind some payees may hold your payment for an extra day or more before crediting your account with them. Therefore, select a “deliver by” date which will allow extra days before your payment is due to avoid late fees.

✔ July 16 - Set up to receive bills to be presented for payment within Online Banking. This is called e-bills. You will be notified by email when your bill arrives.

Pre-scheduled Bill Payments - Your pre-scheduled online bill payments will continue even though access will not be available during conversion weekend.
Consumer Mobile and Text Banking

July 13 at 4:00 pm - Mobile and Text Banking will be disabled to begin converting information. You can uninstall the Alpine Bank app after 4:00 pm.

✓ July 16 after 6:00 am - For our consumer Online Banking users, you can begin accessing your accounts through our Mobile App and Text Banking services beginning on Monday, July 16. Go to your favorite app store and download our Midland States Bank app.

✓ July 16 - Online Banking users can begin making mobile deposits through our Mobile App beginning July 16.

⚠ July 16 - When endorsing a check for Mobile Deposit, please endorse as follows: “For Mobile Deposit Only” with your signature under it.

July 16 - Standard Mobile Deposit limits are $5,000 per check and a total of $10,000 per day.

Consumer External Transfers - P2P

☒ Prior to July 9 - We recommend you download or record your external transfer activity and settings. Your Alpine Bank settings, including account set-up, will not convert. Once the conversion is complete, you will be able to reestablish them using Midland’s Online Banking service and clicking on the “Move Money” tab.

⚠ July 13 at 3:00 pm - Your ability to schedule External Transfers or P2P transfers will be turned off. Transfers scheduled to deliver after July 13 will not be processed due to the conversion. An alternate way to send money is via Wire Transfer. Please contact Alpine Bank’s Customer Service team for more information about wire transfers.

⚠ July 16 - Access to set up contacts, accounts and payments is available on Monday, July 16.

⚠ July 16 - Your ability to set up person-to-person payments via the “Move Money” tab, selecting External Transfers and then Popmoney® is available. Popmoney is a person-to-person payments service available through Midland’s Consumer Online Banking.

Consumer Online Statements and Notices

⚠ July 16 - You can register to receive Online Statements when you sign into Online Banking. Once you register for Online Statements, online notices will also present within the same area. You can “turn on” or “turn off” electronic statements and notices by account.

Note: even if you received Online Statements from Alpine Bank, you will need to register to receive Online Statements from Midland.
Consumer Online Banking Debit Rewards

✓ July 16 - You can click on available offers to active and shop using your Midland Debit Card to redeem offers. More information is available about Debit Rewards within your Midland online banking account.

Money Management

✓ July 16 - Money Management can display all of your external and Midland accounts in one place. It helps you understand your full financial picture with budget and debt payoff recommendations. This is a new service that will load once you accept the terms and conditions to use the service.

Checking, Savings, Money Market, Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs)

⚠ Watch for more details in your Welcome Guide scheduled to mail on June 13, 2018.

Loans

Personal Loans, Credit Cards, Home Equity Loans and Mortgages. The terms and conditions of your loans will not change. Automatic payments will continue.

⚠ Home Equity Lines of Credit. You will receive additional information in a separate mailing as the terms and conditions of your loan will change. A Home Equity Discover® Card is available for more convenient access to your line of credit.

⚠ Overdraft Reserve Line of Credit. If you currently have an overdraft line of credit, the terms and conditions of your line of credit will convert to Midland’s Reserve Line of Credit. The new terms and conditions have already been mailed to customers with an overdraft line.

Business Loans. The terms and conditions of your loans will not change. Automatic payments will continue.

Health Savings Accounts (HSAs)

✓ July 16 - Midland’s Health Savings Account provides account owners the option to use checks and HSA debit cards to pay for qualified medical transactions. You may order Midland HSA checks or debit cards beginning Monday, July 16.

Savings Account Transfers

July 16 - Service Fees associated with Savings Account Transfers for overdraft purposes will post to your account receiving the transferred funds beginning Monday, July 16.
Statements

⚠ After July 13 - You will receive a final Alpine Bank statement reflecting your account activity and balance through July 13.

⚠ Personal, Money Market and Business Accounts - You will receive your Midland statement within 30 days after this conversion. Your statement will then cycle on the same day each month thereafter.

⚠ Home Equity Lines of Credit - Your statement date will change, and your payment due date may change. Please check your first Midland Home Equity statement carefully to understand your next due date.

⚠ After July 16 - If you would like to combine multiple account information onto one statement, please contact our Customer Care Center after July 16. If you have already combined multiple accounts onto one statement, you will continue to receive combined statements.

⚠ July 16 - In order to uphold regulatory requirements, Midland will mail all statements, notices and correspondence to the mailing address on file. Branches will not hold mail for pickup. Please contact our Customer Care Center after July 16 if you wish to change your mailing address.

Safe Deposit Box

⚠ The terms and conditions of your safe deposit box will not change with the exception of the annual fee. The new annual fee will be effective your next renewal date after Monday, July 16. Please refer to details in the Welcome Guide scheduled to mail on June 13, 2018.

⚠ July 16 - Any promotional pricing will be discontinued at conversion.

Business Online Banking and Bill Pay

⚠ After this conversion, you will have access to your new Midland Business Online Banking and Bill Pay service at www.midlandsb.com. After July 16, if you would like a free demonstration, please contact your local bank representative to schedule the best time to meet.

More information will be sent in the coming weeks about your business accounts and accessing online banking services.

Remote Deposit Capture for Businesses

⚠ Deposit Window - On Friday, July 13, your company can make deposits until 6:00 pm for the current business day. After the conversion, the cut-off time will occur at 6:00 pm for the posting to occur on the same business day.
Incoming Wire Transfers

⚠️ July 13 - You will need to communicate new Midland wire transfer instructions to parties sending wire transfers to your account.

Bank Name:
  Midland States Bank
  1201 Network Centre Drive
  Effingham, IL 62401
  ABA 081204540

Credit to:
  Customer Name
  Account Number

Automatic Funds Transfers

⚠️ Beginning July 16, 2018 automatic funds transfers scheduled to occur on a non-business day (weekend or federal holiday) will be processed and collected on the business day prior to the scheduled due date. For example, if your loan payment due date falls on a Federal Holiday, and you have elected to have your payment automatically transferred from a deposit account to make the payment, Midland will process and collect your payment on the business day prior to the Federal Holiday.

Merchant Services

July 16 - If your business utilizes a Merchant Service Solution, this solution will not change.
Questions?

Should you have questions concerning the information in this guide, we invite you to speak with one of our knowledgeable bank representatives.

Prior to conversion, please contact Alpine Bank at 815-398-6500.

Midland States Bank

1201 Network Centre Drive
Effingham, IL 62401
1-855-696-4352
midlandsb.com

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