

welcome



Welcome to **Monona Bank!**
YOU'RE GOING TO LIKE BANKING WITH US.

> Strength in neighbors

EASY START GUIDE



Welcome to Monona Bank!

ON BEHALF OF ALL THE MIDDLETON COMMUNITY BANK ASSOCIATES YOU ALREADY KNOW, AND THE MONONA BANK ASSOCIATES WE HOPE YOU'LL MEET SOON, WE WANT TO WELCOME YOU TO OUR BANK.

This guide contains important information regarding what you need to know to be ready on June 12th when **Middleton Community Bank reopens as Monona Bank**. Please share this information with all members of your household with Middleton Community Bank accounts.

Our associates have worked hard to make this transition as seamless as possible for you. We're confident you'll agree with us when we say we'll be "Banking Better. Together."

As you get to know Monona Bank, we think you'll be pleased to find:

- You can still bank at the same locations you do today, with the same friendly associates and service you've come to rely on.
- You'll also have four additional locations to choose from and a larger, national surcharge-free ATM network to make your banking easier.
- You will have access to new and expanded products and tools to help make your banking better, like our mobile banking app with mobile check deposit and Digital Wallet.



This booklet has been designed to be an easy-to-follow guide to help you prepare for the changes happening in June. **The good news is there is not much you need to do!**

This guide:

- Explains how to access your new Monona Bank accounts beginning June 12th.
- Gives you a timeline of important dates/times and what you need to do for the upcoming conversion.

Please take time to review this information. If you have any questions, please contact us using the information on the back cover of this guide.

Again, welcome to Monona Bank.

Warmest regards,

A handwritten signature in black ink that reads "Paul Hoffman".

President & CEO



How to Use This Guide

This guide was developed to be an “Easy Start” Guide for our new clients and contains information to make your transition to banking with Monona Bank quick and easy. Please take time to read through this information to ensure you are ready when your account(s) convert to Monona Bank on June 12th.

To help make sure you know what you need to do and when, we’ve marked important information in this guide that you should pay close attention to with the symbols below:



These are things that you need to do in order to bank with Monona Bank. For example, if you use a debit card, you will need to take an action step (activate your new debit card) beginning on June 8th before you can use your card.

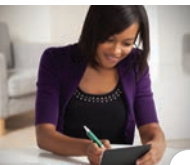


While all of the information in this guide is important, we’ve marked things in this guide that you definitely need to be aware of with this symbol.

YOU AND MONONA BANK. **BANKING BETTER. TOGETHER.**

TABLE OF CONTENTS

| | |
|---|------------|
| Consumer Key Dates and Times | Page 4 |
| Online Banking | Page 5 |
| Consumer Accounts | Page 8 |
| Business Key Dates and Times | Page 10 |
| Business Accounts | Page 10 |
| Have questions? How to contact us | Back Cover |



Consumer Accounts

Key Dates and Times:

MAY 26 (FRIDAY)

- Monona Bank Debit cards will be mailed to Middleton Community Bank clients who had an active Middleton Community Bank Debit card as of April 28th.

JUNE 1 (THURSDAY)

- Debit Card PINs will be mailed in a separate mailing from the card to ensure security.

JUNE 8 (THURSDAY)



- Activate and begin using your new Monona Bank Debit card(s) beginning at 8:00 am.
- Middleton Community Bank Debit card(s) cannot be used after 2:30 pm.
- New Bill Pay transactions can be entered into Middleton Community Bank's Bill Pay system until 4:30 pm.

JUNE 9 (FRIDAY)

- Access to Middleton Community Bank's Online Banking system and Mobile App ends at 4:30 pm. You will still have view-only access to your account information until **October 31, 2017** using the link on the login page to **MononaBank Online**.



JUNE 10 (SATURDAY)

- All five Middleton Community Bank locations will be closed as we convert your accounts to Monona Bank accounts.

JUNE 12 (MONDAY)

- All nine locations will reopen as Monona Bank at their normally scheduled hours. See mononabank.com for the hours of each location.
- Access to Consumer Online Banking and Mobile Banking app begins at 9:00 am.

NEED HELP?

If you have questions or need assistance, call our Client Contact Center at (608) 223-3000 or contact any of our nine locations beginning June 12th at the numbers/locations listed on the back cover of this guide. [We're here to help.](#)



Online Banking

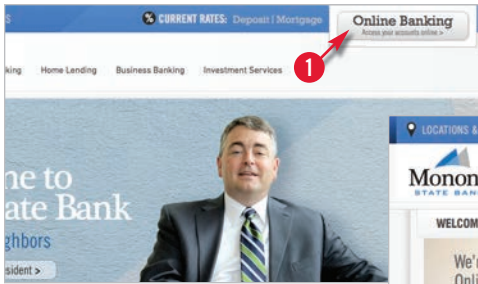
Access to Middleton Community Bank's Online Banking tool ends at 4:30 pm on Friday, June 9th.



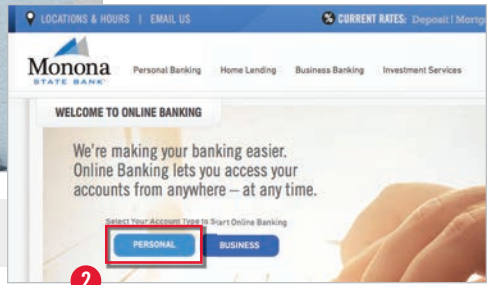
If you currently use Middleton Community Bank's Online Banking service, you will automatically have access to the **MononaBank Online** tool beginning at 9:00 am on Monday, June 12th.

If you don't currently use online banking, you can visit mononabank.com to sign up after June 12th.

How to Access MononaBank Online:



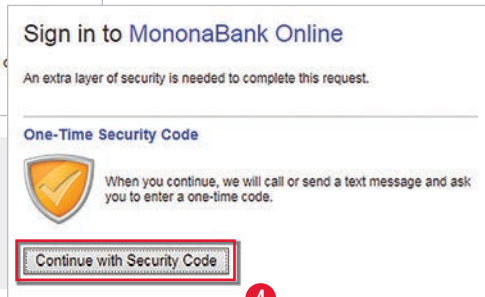
STEP 1: click on "Online Banking"



STEP 2: click on "Personal"



STEP 3: Enter your existing User ID. Your User ID is the same ID that you used to sign in to eBanking at Middleton Community Bank. Click "Continue"



STEP 4: For your security, all first time users of **MononaBank Online** will need to complete an authentication process. Click on "Continue with Security Code."



Online Banking

One-Time Security Code

Tell us where to reach you

We need to call or send a text message to complete this process. Please tell us where you can be reached.

Don't recognize these phone numbers?

You might have entered an incorrect user ID. Return to the sign-in page and re-enter your user ID. If you recognize the phone numbers, but they are no longer accurate, contact us at 608-223-6243.

Phone: (XXX) XXX-2984

Text Message: Send a text message to a mobile phone on record.

Note: Standard text message rates apply. Please contact your wireless carrier for details.

5

[My phone number is not listed](#)

STEP 5: You will be asked to select your preferred method of contact from the contact information we have on file for your account, then click "Continue." Depending on your choice of contact method, you will either receive a phone call or a text message.

STEP 6: Say the code when you receive the phone call or enter the code if you chose text. Then select "Phone Call Completed" on the screen below (or Text Completed if you chose the "Text" option).

One-Time Security Code

Enter the security code

Please wait for your phone call. We are now calling (XXX) XXX-2984. During the call, you will be asked to enter the one-time security code displayed below.

Once you complete the phone call, click Phone Call Completed.

One-time security code: 14790

6

[I didn't receive a phone call](#)

STEP 7: You will then be directed to sign in with your temporary password. **When asked for your Password, use the last four digits of the Social Security number of the account holder associated with the USER ID.** If you have multiple users on your account, you may need to enter the last four digits of the other account owner's Social Security number. This temporary password will expire after 60 days.

Sign in to MononaBank Online

Please enter your password and click Sign In.

7

[Forgot your password?](#)



STEP 8: After entering your four digit temporary password, the screen below will appear. You will need to click on the Online Banking Agreement & Disclosure hyperlink to review the agreement. Close out and you will return to the screen below where you will need to check the box and click the "Submit Button." (See below)

Online Banking Service Agreement and Disclosure

You have not agreed to our Online Banking Service Agreement and Disclosure. Please take time to read and agree to it now.

Click on the hyperlink below

Please read and agree to our [Online Banking Agreement & Disclosure Statement](#). We recommend that you print a copy for your records.

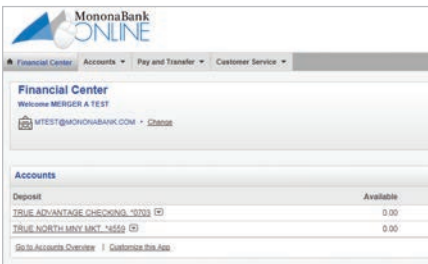
8

I have read and agree to the terms of the Online Banking Agreement & Disclosure Statement

Questions? Please contact our Customer Service Department at 608-223-3000.

Submit

Cancel



CONGRATULATIONS! Your login is complete and you will now see Monona Bank's Online Banking Financial Center page. You will be prompted to create a permanent password, which you can use for all future **MononaBank Online** or Mobile Banking app logins.



ALL ONLINE BANKING USERS: If you have regularly scheduled transfers set through your Middleton Community Bank Online Banking account, they will continue to occur after the conversion. However, you will no longer be able to view or edit these transfers in the **MononaBank Online** system. If you would like to view or edit your regularly scheduled transfers, please contact a Banking Advisor at any of our nine locations listed on the back cover of this guide.



Consumer Accounts

CHECKING ACCOUNTS



- You can continue to use your existing check supply until you run out unless you've already been notified. **You do not need to do anything:** your existing checks will automatically be debited from your Monona Bank account.
- Any automatic withdrawals and deposits you have set up from your Middleton Community Bank checking account will remain in effect after the conversion. See information below regarding any automatic withdrawals from your debit card.
- You should always carefully review your monthly statement to ensure all automatic payments, direct deposits and transfers are accurate. If you notice anything different from what you expect after **June 12th**, please contact us right away.

DEBIT CARDS



- **You may begin using your new Monona Bank VISA® Debit Card beginning at 8:00 am on June 8th.**
- **Your Middleton Community Bank VISA® Debit Card can be used until 2:30 pm on June 8th.**



- New Monona Bank Debit card(s) and activation instructions will be mailed to all cardholders on May 26th. Each debit card will need to be activated before it can be used.
- If you have a joint consumer account, each cardholder on the account will receive a different debit card number.
- **Debit card PIN(s) will remain the same as they were at Middleton Community Bank.**
- All debit card users will be sent a PIN reminder automatically on **June 1st**.



- If you are currently making any automatic payments using your debit card, you will need to notify all payees of your new card number and expiration date by **June 8th**.
- There is no fee to use the ATMs at any of our nine Monona Bank locations. You also have access to thousands of no fee ATMs across Wisconsin and the United States using our ATM Access and Money Pass networks. Visit mononabank.com for locations.
- Qualified purchases you make on your debit card earn ScoreCard® Rewards points which can be redeemed for cash, travel and more.

STATEMENTS

- You may download past statements using Middleton Community Bank's Online Banking service until **June 8th** at 4:30 pm.
- You can access your past statements until **October 31, 2017** by using the link on the login page to **MononaBank Online**, or by calling our Client Contact Center at (608) 223-3000.




MOBILE BANKING APP



- **Middleton Community Bank's Mobile app will not be available after 4:30 pm on June 9th.**
- **Consumers may begin using Monona Bank's Mobile Banking app at 9:00 am on June 12th.**



- To use Monona Bank's Mobile Banking app, you need to be enrolled in **MononaBank Online**. If you would like to enroll in online banking, see the "Online Banking" section on page 5 for instructions.
- Download the **Monona Bank Mobile Banking** app from your mobile device's app store. 
- To access the Mobile app, use your User ID and Password for your online banking account.
- If you currently use Middleton Community Bank's consumer Mobile Banking app, you should remove it from your mobile device.

BILL PAY



- New transactions can be entered into Middleton Community Bank's Bill Pay until 4:30 pm on **June 8th**.
- Future scheduled payments, recurring payments and six months of Bill Pay history will automatically be transferred to the **MononaBank Online** system.
- We recommend clients print a copy of their Bill Pay history prior to **June 8th** and verify all payees were converted correctly into Monona Bank's Bill Pay system.

VISA® CREDIT CARDS

- **You may continue to use your Middleton Community Bank VISA® Credit card until you receive your new card.**
- All VISA® Credit card users will be receiving new Monona Bank VISA® Credit cards and activation information after **July 1st**.
- Continue to make your VISA® Credit card payments as you do today.

LOANS

- If you currently use a coupon book to make your loan payment, you will no longer need to use it as you will now receive a monthly loan statement.
- To make a payment, simply return your payment with the payment voucher on your statement (or set up an automatic payment to make it even easier).



Business Accounts

We have a dedicated support area that our clients with additional business services can contact for assistance with their ACH, Positive Pay, Remote Deposit Capture, or Business Online Banking. Contact Business Services at (608) 310-1240 or email them at bssupport@mononabank.com.

Key Dates and Times:

JUNE 1 (THURSDAY)

- QuickBooks downloads from the Middleton Community Bank's online banking system will end **June 30, 2017**. We recommend you to start downloading your transaction history today.

JUNE 12 (MONDAY)

- Access to Business Online Banking begins at 7:00 am.
- Access to Business Remote Deposit Services (using check scanners) will be available at 8:00 am.
- Signup for Business Electronic Statements begins today. If your business would like to receive statement(s) electronically, your administrator may sign up via your online banking profile.



JUNE 19 (MONDAY)

- Signup for Business Mobile Banking begins today. If your business would like to be setup on Business Mobile Banking, contact Business Services support at (608) 310-1240, or email bssupport@mononabank.com.

CHECKING ACCOUNTS

- **Continue to use your existing checks until you run out. Your existing checks will automatically be debited from your new Monona Bank account.**

- Any automatic withdrawals you have set up will remain in effect.
- You should always review your monthly statement to ensure all automatic payments, direct deposits and transfers are accurate. If you notice any unusual transactions, please contact us right away.



BUSINESS ONLINE BANKING



- Unless you have been contacted by our Business Services area with new sign on credentials, follow the step-by-step instructions on page 5 to login to Online Banking for the first time.
- **Access to Middleton Community Bank's Online Banking system ends at 4:30 pm on June 9th.**
- If you received new sign on credentials, you can access Monona Bank's Business Online Banking beginning at 7:00 am on **June 12th**. If you did not receive new credentials and will be following the instructions on page 5, your access begins at 9:00 am.
- QuickBooks downloads from the Middleton Community Bank's Online Banking system will end **June 30, 2017**.



VISA® DEBIT CARDS



- Debit card PINs will remain the same as they were at Middleton Community Bank.
- **You may begin using your new Monona Bank debit cards beginning at 8:00 am on June 8th.**
- **Middleton Community Bank debit cards can be used until 2:30 pm on June 8th.**
- Any automatic payments using your debit card will need to be updated with your new card information by **June 8th.**

BILL PAY

- If you did not receive new credentials from Business Services, refer to the Bill Pay information on page 9. If you did receive new credentials, the following three bullet points pertain to you.
- New transactions can be entered into Middleton Community Bank's Bill Pay until 4:30 pm on **June 8th**; however, no payment can be scheduled to be paid after **June 9th.**
- Existing payees will be converted. We recommend clients print a copy of their Bill Pay history prior to **June 9th** to verify all payees were converted.
- Any recurring payments currently set up will need to be re-established in **MononaBank Online.**

VISA® CREDIT CARDS



- **Continue to use your current credit card until you receive your new Monona Bank credit card.**
- All credit card users will be receiving new Monona Bank credit cards after **July 1st.**
- Continue to make your credit card payments as you do today.

BUSINESS MOBILE BANKING



- Most business clients will use our **Consumer Mobile Banking** app. Beginning **June 12th**, follow the steps on page 8 to login.
- Business clients with advanced cash management needs will have the option to use our **Business Mobile Banking** app. Contact Business Services after **June 19th** for more information and to enroll.

STATEMENTS

- Contact us beginning **June 12th** if your business would like to start receiving Electronic Statements.

NIGHT DEPOSITORY/LOCKED ZIPPER BAGS

- Continue to use your night depository as usual. If you'd like night drop keys for an additional location, please contact that location for assistance. New Monona Bank zipper bags are available.

We're Here to Help.

Have questions? We're here for you no matter how you prefer to connect — by phone, online, mail or in person at any of our nine locations beginning at 9:00 am on June 12th.

Phone:

- **Client Contact Center – (608) 223-3000**
 - Beginning June 12th, you can call Monona Bank's Client Contact Center from 8:00 am to 5:00 pm (Monday – Friday). Our trained associates can help you with any questions or issues you may have with your accounts, debit cards and more.
- **Business Services Support – (608) 310-1240**
 - **Business Clients:** If you have any questions regarding your accounts, contact our Business Services support team at (608) 310-1240, or email them at bssupport@mononabank.com.
- **DIAL Monona 24-Hour Automated Phone Banking – (800) 646-5166**
 - To use DIAL Monona:
 - Our automated DIAL Monona system gives you immediate access to your accounts; check your account balances, transfer funds and more 24 hours a day – 7 days a week.
 - **Consumers:** The first time you call, you will need your account number and PIN (your PIN will be the last four digits of the Social Security number of the person listed first on the account).

Online/Email:

- **Mononabank.com:** Visit the mononabank.com web site for information about Monona Bank, our products and more.
- Email our support team at customercare@mononabank.com with any questions you may have. Please do not include any account or Social Security numbers in your email.

Mail:

- Write us at: Monona Bank, P.O. Box 6500, Monona, WI 53716.

In Person:

- Visit any of our nine locations listed below beginning June 12th. Don't forget to enjoy a glass of complimentary Sprecher's Root Beer while you're here. Visit mononabank.com to find the hours for each location.

Routing Number: 075912712

For your convenience, your account number(s) will remain the same.

MIDDLETON
3207 Parmenter Street
Middleton, WI 53562
(608) 824-3244

BELLEVILLE
27 W. Main Street
Belleville, WI 53508
(608) 424-0090

BROOKLYN
229 Douglas Drive
Brooklyn, WI 53521
(608) 455-5090

CROSS PLAINS
2615 Westview Court
Cross Plains, WI 53528
(608) 798-2265

SAUK PRAIRIE
603 Phillips Boulevard
Sauk City, WI 53583
(608) 643-2265

MONONA
5515 Monona Drive
Monona, WI 53716
(608) 310-1244

MONONA
6430 Bridge Road
Monona, WI 53713
(608) 395-2323

COTTAGE GROVE
341 W. Cottage Grove Road
Cottage Grove, WI 53527
(608) 839-9400

MADISON
1965 Atwood Avenue
Madison, WI 53704
(608) 284-8383



Member FDIC