

Online Banking Platform Update Guide

Important Dates

Friday, March 4

Beginning at 4pm until the morning of Monday, March 7, all Online and Mobile Banking services will be in view-only mode while we update our system. You will have access to your accounts to view balances and transactions, but services such as transfers, bill pay and mobile deposit will be unavailable.

Monday, March 7

The New Online and Mobile Banking platform will be live! If you use the FMB Mobile Banking App, you will be prompted to update to the newest version.

Account Access

You will still access Online Banking through the "My Account" link on our website, www.onemidwest.com. Please ensure you have selected the correct location upon entering our website.

Logging In For The First Time

Please follow these instructions the first time you login to the new Online Banking platform:

1. Enter your current FMB Online ID as your username and the last 4 digits of your SSN/TIN as your password.
2. Complete the Identity Verification steps and enter your security code. You may "trust" your device to bypass this step for future logins.
3. Update your username if desired, and create a new password.
4. Accept the updated Terms and Conditions. You MUST click to open the PDF before you are able to toggle your acceptance of the agreement.
5. Select the account you wish to view.

Identity Verification

We have added an "Out of Band Authentication" security step to ensure the safety of your account(s). You will be asked to enter a 6-digit security code when logging in. Please select from the available options to receive your unique code via email, automated call or text. If you do not see your preferred method of communication, please call the bank to update your contact information.

To bypass the identity verification step during future logins, you may "trust" your computer or device. You may store up to 5 trusted devices (computer, phone, tablet, etc.). Please be aware that clearing your cookies will result in the need to complete the identity verification step again.

Login Credentials

Please refer to the listed requirements when updating your password and/or username. If your previous password and/or username meet the requirements, you may choose to establish the same credentials for the new platform.

Mobile Banking App

If you currently use our Mobile Banking app for iPhone or Android, an update will be available on Monday, March 7. If you do not currently allow auto-updates on your mobile device, you will be prompted to initiate a download through the App Store or Google Play.



You will know if you have updated the app if your Mobile Banking icon looks like this.

Logging in with Biometric Authentication

If you would like to enable biometrics to login using face recognition (i.e. FaceID) or your fingerprint (i.e. TouchID), you will be prompted to "Save Login" during your first visit to Mobile Banking. If you do not wish to use this feature, you may disable the prompt within the Information Settings menu.

Mobile Deposit

If you currently use the Mobile Deposit feature in the app, your enrollment will remain active. If you would like to enroll in our secure Mobile Deposit service, please request access within the app or by contacting the bank.

Online Bill Pay

There will be no changes to our Online Bill Pay service. Your scheduled payments will be sent without interruption and all payee and payment history will be included in the transition to the new platform. However, please keep in mind Online and Mobile Banking will be in view-only mode during the weekend update, so we encourage you to complete any payment scheduling needs prior to 4 PM on Friday, March 4. You will have access to Bill Pay when Online and Mobile Banking are available again the morning or Monday, March 7.

Transfers

Any scheduled or recurring transfers will continue without interruption following the transition to the new platform. Please note the new Quick Transfer tool will transfer funds immediately upon submission. You can edit, review or confirm existing transfers within the Transfers menu.

eStatements

You will be required to accept an updated disclosure if you wish to receive statements and/or notices electronically. You may update your preferred method of statement delivery for each of your accounts at any time within the Statements menu. Use the Alerts option to enable notification through email or text message when your electronic documents are ready to review.

Account Text Alerts

Receive custom text alerts for your daily balance, monthly balance, balances above or below a set amount, and transaction types. Enroll and edit your preferences through the Alerts menu.

MoneyMap

Simplify managing your finances with our new, free personal financial management tool. Track your spending, create and manage budgets, add accounts from other financial institutions, and set financial goals with MoneyMap.

Linking Accounts

Sync all your financial accounts to see a full picture of your financial life. View checking, credit cards, loans, investment accounts and more in one, simple feed.

1. Login to Online or Mobile Banking
2. Navigate to MoneyMap
3. Click "Link Account" button
4. Search for your bank, credit union or app
5. Login and hit "connect"

Text Banking

Transfer money, check balances and view transaction history with our new Text Banking tool. You must enroll by visiting the Services menu. Use the following text commands:

BAL

Receive account balances for all enrolled accounts

BAL [nickname]

Receive the account balance of the nicknamed account (*Example: Bal Chkg*)

HIST

Receive the history for all accounts enrolled

HIST [nickname]

Receive the history for that account (*Example: Hist Chkg*)

XFER [from last four of account] [to last four of account] [amount]

Transfer funds between two accounts (*Example: XFER 1234 6789 25.00*)

XFER [from nickname] [to nickname] [amount]

Transfer funds between two accounts (*Example: XFER Chkg Svgs 25.00*)

HELP

Receive a list of available commands and customer service information

STOP

Suspends the account from two-way text banking

Additional Users

Create, manage and remove Additional Users for accounts you wish to provide read-only access (such as your accountant). Each Additional User will be provided a unique Profile ID that is created and maintained by you.

Forgot Username or Password

If you ever find yourself forgetting your login credentials, simply select the Forgot Username or Password links located on the login screen, then follow the steps to unlock and reset your credentials.