

SYSTEM UPGRADE AT A GLANCE

In order to enhance your banking experience, Northwest Bank is excited to announce we will soon be launching a new online and mobile banking system. This upgrade is scheduled to be completed on 3/12/2018. Users impacted will include online banking, mobile banking, telephone banking and bill pay.

| Product | Disabled Date | Live Date |
|-------------------|---------------|-----------|
| Bill Pay | 3/5/2018 | 3/12/2018 |
| Mobile Banking | 3/8/2018 | 3/12/2018 |
| Telephone Banking | 3/8/2018 | 3/12/2018 |
| Online Banking | 3/9/2018 | 3/12/2018 |

QUESTIONS?

If you have further questions, please call your nearest branch or visit our resource webpage:

www.nwbrockford.com/online-upgrades

3106 North Rockton Avenue, Rockford

815.987.4550

125 North Phelps Avenue, Rockford

815.229.4212

1100 Ralston Road, Machesney Park

815.986.1111

5305 North Second Street, Loves Park

815.877.0110

6724 Commonwealth Drive, Loves Park

Northwest Bank Mortgage

815.229.9456

ONLINE & MOBILE BANKING UPGRADE

Coming March 2018

northwestbank

BILL PAY

March 5, 2018

Your ability to schedule or pay bills online will be turned off in order to upgrade your Bill Pay and payee information. Although you will not have access to Bill Pay the week of March 5th, your pre-scheduled online bill payments will continue. On 3/12/18, you can access your online Bill Pay account on our website or the new mobile banking app. We recommend that you check your payees (including all payee details) and your scheduled payments to make sure your information upgraded correctly. You will need to re-enroll in e-bills.

IMPORTANT: Your electronic payment date method will change to a “deliver by” method based on when your payment is due. Northwest Bank will calculate when the payment should be sent based on “deliver by” date, meaning **the funds will be debited from your account the day before the payment is to be paid.** The system prior to the upgrade sent your bill on Friday, AND paid the bill on Friday. If your bills are set up to be paid near your payday, you may want to change your “deliver by” date to the next business day.

TELEPHONE BANKING

March 8, 2018

The morning of 3/8/18 your telephone banking access will be disabled until the upgrade is completed. You may continue to access your online banking account, in “view only” mode. On 3/12/18, you can access Northwest Bank’s enhanced Telephone Banking system. You will be prompted to create a six-digit pin number when you first call after verifying your account number, social security number and zip code information.

MOBILE BANKING

March 8, 2018

The morning of 3/8/18 your mobile banking access will be disabled until the upgrade is completed. You may continue to access your online banking account, in “view only” mode. **Before logging into mobile banking you will need to download the new app available after the upgrade. The old mobile banking app will no longer work after 3/12/18.** Current online banking users can access the mobile banking app **after** logging into online banking at www.nwbrockford.com and updating your online banking password. After you have logged into your account on our website, you may download the mobile app onto your electronic device. Northwest Bank Mobile Banking App is available for your Apple or Android device. To download, visit the Apple App store or Google Play and search for “Northwest Bank Rockford”.



ONLINE BANKING

March 9, 2018

At approximately 3:00 pm on 3/9/18 your online banking access will be turned off for any changes or transfers. You can continue to use online banking to view your accounts; however, you will not be able to transfer funds online. On 3/12/18, you can access your accounts through www.nwbrockford.com. Access to online banking is available via computer and a mobile device (visit our resource page to view a list of supported browsers). You will receive multiple prompts the first time you sign in to online banking, including acceptance of the new terms and conditions of Northwest Bank’s online banking feature. Scheduled recurring transfers between your Northwest Bank accounts will continue as scheduled after the upgrade is completed.

ONLINE BANKING CONTINUED:

IMPORTANT: External Transfer information will not convert to the new upgraded system. We suggest making a note of your current external transfers before the upgrade, to make re-establishing them easier after 3/12/18.

BUSINESS ONLINE BANKING/ CASH MANAGEMENT

March 9, 2018

At approximately 3:00 pm on 3/9/18 your business online banking/cash management access will be turned off for any changes or transfers. **Please complete ACH transactions with a 3/12/18 effective date well before 3:00 p.m. on 3/9/18 to ensure delivery on the desired effective date.** You can continue to use online banking to view your accounts; however, you will not be able to transfer funds online. On 3/12/18, you can access your accounts through www.nwbrockford.com. Access to online banking is available via computer and a mobile device (visit our resource page to view a list of supported browsers). You will receive multiple prompts the first time you sign in to online banking, including acceptance of the new terms and conditions of Northwest Bank’s online banking feature. Scheduled recurring transfers between your Northwest Bank accounts will continue as scheduled after the upgrade is completed.

IMPORTANT: Your ACH Payees and Recipients, and Wire Transfer Payee information will not convert to the new upgraded system. We suggest inputting this information into an excel spreadsheet prior to the upgrade to make re-establishing them easier after 3/12/18. After the upgrade, there will not be a separate designation for Payroll Payees. You may add these to the ACH Payees section of Cash Management