

RETAIL ONLINE BANKING USER GUIDE



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Published by Murphy & Company, Inc.
13610 Barrett Office Dr.
St. Louis, MO 63021
www.mcompany.com

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WELCOME

We work hard to provide our customers with the financial tools they need to achieve the goals in life that matter. One of those important tools is Online Banking.

Our Online Banking system is designed for ease of use. Whether you access it from your desktop, tablet or smart phone, it looks and functions the same across all devices. It is full of powerful features that make it easy to keep track of your finances.

We invite you to take a moment to learn more about the anytime, anywhere convenience of Online Banking with Middlesex Savings Bank.



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GENERAL INFORMATION

Security

By following our tips, Online Banking with Middlesex can be a safe and efficient method for handling your banking needs. For additional security tips, visit middlesexbank.com.

USER IDENTIFICATION AND PASSWORD

Security starts at your computer. To make your passwords hard to guess, avoid using your pet's name, hometown, or other personally identifiable choices and combine random numbers instead of using your birth date.

SECURE SOCKETS LAYER ENCRYPTION

We use Secure Sockets Layer (SSL) encryption, a trusted method for securing internet transactions. This technology scrambles data as it travels between your computer and Middlesex, making it difficult for anyone to access your account information.

SECURE ACCESS CODE

You need a Secure Access Code to access your accounts when you log into Online Banking with Middlesex for the first time from any new device. This code is delivered to you via phone call or text message. You can opt to register your device so that you do not have to complete the Secure Access Code process each time that you access Middlesex's Online Banking system from that same device. If you choose "Do not register this device," you will be asked for a Secure Access Code each time you log in. This enhances security. If you select "register this device," you will not be asked for a code when you log in using the same device.

GENERAL INFORMATION

Security

BROWSER REGISTRATION

In addition to your personal password security, we have added another layer of security called browser registration that runs in the background and helps verify your identity at login. Do not allow your browser to save your passwords.

ONLINE BANKING SAFETY TIPS:

- Ensure your web browser, operating system, anti-virus software, and other applications are current and support 128-bit encryption.
- Memorize your passwords and change them regularly.
- Exit your Online Banking session when finished.
- Do not leave your computer unattended when logged into Online Banking.
- Do not access Online Banking on public computers or unsecured Wifi networks.
- If you receive an error when logged into your account, report the error to a customer service representative at 1-877-463-6287.

GENERAL INFORMATION

Security

Middlesex will never send unsolicited emails asking you to provide, update, or verify personal or confidential information via return email. If you receive an alleged email inquiry from Middlesex, please report the incident to a customer service representative as quickly as possible. To reduce the risk of online fraud and identity theft, your first and best protection is awareness.

PHISHING

Phishing is an online scam tactic that lures users into unknowingly providing personal data such as credit card information or Login IDs and passwords. By using realistic-looking emails and websites, this tactic attempts to gain the trust of unsuspecting targets and convinces them that vital information is being requested by a vendor that they may already have a relationship with, such as their financial institution.

IDENTITY THEFT

Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit, purchase merchandise, and commit other crimes using your identity. It is important to be aware of the dangers of identity theft so that you can take the steps to avoid becoming a victim.

LOGGING OFF

As a secure practice, you should log off of your Online Banking session before you close the browser window or anytime you walk away from your computer. Additionally, Middlesex will log you off automatically due to inactivity or when your Middlesex session reaches the maximum time limit.

GENERAL INFORMATION

Security

FRAUD PREVENTION TIPS:

- Do not open email attachments or click on links from unsolicited sources.
- Avoid completing email forms or responding to messages that ask for personal or financial information. Do not trust an email asking you to use a link for verification of login or account details.
- Monitor your account transactions for unauthorized use.
- Shred old financial information, invoices, charge receipts, checks, unwanted pre-approved credit offers, and expired charge cards before disposing of them.
- Contact the sender by phone if you are suspicious of an email attachment.

GENERAL INFORMATION

New Enrollment

1. Type middlesexbank.com into the address bar on your browser, and go to the Online Banking Services box on the Home Page and click **Enroll**.
2. This opens the Online Banking New Enrollment Account Verification screen. Enter all the required information. The details that you provide are verified by comparing them to the current contact information in our system. When finished, click **Continue**.
3. A new browser window will open congratulating you for successfully enrolling in Online Banking. Make note of your Login ID because you need it to log in to Online Banking and complete the enrollment process. Click **Continue**.
4. You will then be directed to a page where you will select the delivery method of your Secure Access Code. This page displays the contact information on file for your account. Select either the phone or text message option that enables Middlesex to reach you immediately with your one-time Secure Access Code.

If the contact information we have on file is inaccurate or out-of-date, you cannot proceed further. Please contact us at 1-877-463-6287 to update your contact information.

5. When you receive your six-digit Secure Access Code, enter it on the access code screen, and then click **Submit**. This one-time access code is valid for only ten minutes. If it expires before you use it, you must request a new one. If you close the login screen and then receive the code, follow the above steps again but instead select **"I already have a Secure Access Code."**

GENERAL INFORMATION

New Enrollment

6. When you receive your six-digit Secure Access Code, enter it on the access code screen and click **Submit**. The secure access code is valid for only 10 minutes. If it expires before you to use it, you must request a new one. If you close the login screen and then receive the code, follow the above the above steps again and instead select “**I already have a Secure Access Code.**”
7. Review the Welcome First Time User screen, which presents a PDF link of the Online Banking Services Agreement. Click the link to view the agreement, and read and acknowledge that you agree to the conditions by clicking **I Accept**.
8. A view-only online profile screen will appear for you to review. It will be grayed-out, and you cannot make any changes at this point. At this time, note any contact information that you would like to change in the future. Once you access Online Banking, you can to use the update contact screen to make corrections. Click **Submit** then **OK** to continue.
9. You can now change your password by using your temporary password as your old password. For your protection, you need to create a password that meets the stated security criteria. When finished, click **Submit**. When the pop-up window appears, click **OK** to confirm.
10. Congratulations! You are now logged in to Online Banking with Middlesex Savings Bank.

GENERAL INFORMATION

Current Banking Users

1. Type middlesexbank.com into the address bar on your browser, and go to the **Online Banking Login** box on the Home Page, enter your current Login ID and password. If you have forgotten your Login ID, please contact us at 1-877-463-6287.
2. You will then be directed to a page where you will select the delivery method of your Secure Access Code. This page will display the contact information on file for your account. Select either the phone or text message option that will enable Middlesex to reach you immediately with your one-time Secure Access Code, then click **Submit**.

If the contact information we have on file is inaccurate or out-of-date, you cannot proceed further. Please contact us at 1-877-463-6287 to update your contact information.

3. When you receive your six-digit Secure Access Code, enter it in the access code screen, then click **Submit**. This one-time access code is only valid for fifteen minutes. If it expires before you can use it, you must request a new one. If you close the login screen and then receive the code, follow the above steps again but instead select **"I already have a Secure Access Code."**
4. Once your code is accepted, you will be asked if you would like to register your device. If you choose **"Do not register this device,"** you will be asked for a Secure Access Code each time you log in. This enhances security. If you select **"Register this device,"** you will not be asked for a code when you log in using the same device.
5. You will then be prompted to change your password. For your protection, you will need to create a password that meets the stated security criteria. When finished, click **Submit**.

GENERAL INFORMATION

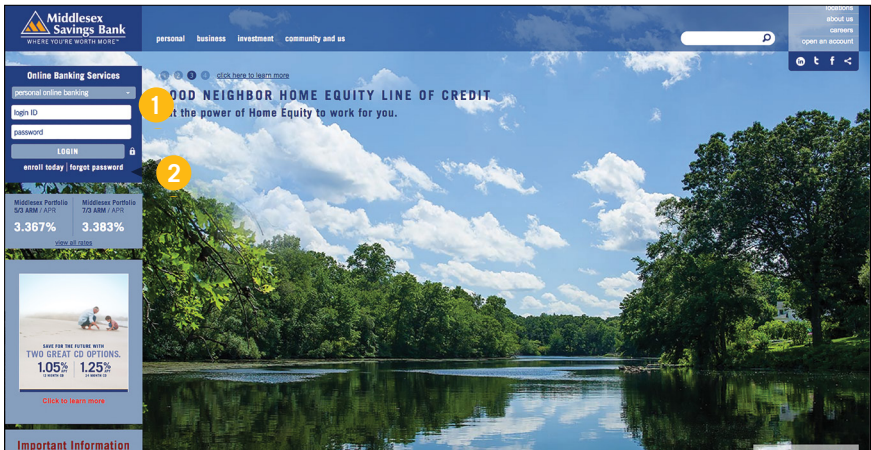
Current Banking Users

6. A view-only online profile screen will appear for you to review. It will be grayed-out, and you cannot make any changes at this point. At this time, note any contact information that you would like to change in the future. Once you access Online Banking, you can use the update contact screen to make corrections. Click **Submit** then **OK** to continue.
7. You will then be presented with a copy of the Online Banking Services Agreement. Read and acknowledge that you agree to the conditions by clicking **I Accept**.
8. Congratulations! You are now logged in to Online Banking with Middlesex Savings Bank.

LOGGING IN

Entering ID & Password

Once you enroll as a New User and log in to Online Banking at least once, follow the steps below for subsequent logins.



1. From the Online Banking login box, enter your Login ID and Password. Click **Log In**.
2. If you don't remember your password, simply enter your **Login ID**, leave the **Password** field blank, and click on the "**Forgot Password?**" option. Click **Log In**.

LOGGING IN

Entering ID & Password

SHOULD I REGISTER MY DEVICE?

If you choose “Do not Register this device,” you will be asked for a Secure Access Code each time you log in. This enhances security. If you select “Register this Device,” you will not be asked for a code when you log in using the same device.

LOGGING OFF

As a secure practice, you should log of off your Online Banking session before you close the browser window or anytime you walk away from your computer. Additionally, Middlesex will log you off automatically due to inactivity or when your Online Banking session reaches the maximum time limit.

HOME PAGE

Navigation

The Home Page gives you an overview of available balances in all of your accounts at Middlesex, all displayed conveniently in a comprehensive list.

TO VIEW AN OVERVIEW OF YOUR ACCOUNTS:

The screenshot shows the Middlesex Savings Bank Home Page. The interface includes a top navigation bar with the bank logo and a user greeting. A main content area displays account balances and an asset summary. A right sidebar offers transfer and bill payment options. Numbered callouts (1-10) point to specific elements: 1. Available Balance, 2. Statement Savings, 3. Accounts list, 4. Asset Summary, 5. Add Account button, 6. Current Balance, 7. Navigation arrows, 8. Transfer Funds, 9. Pay Bills, 10. Transfer Funds button.

Middlesex Savings Bank | Welcome back, Mac Apple | Last login 09/25/2016 at 10:34 AM

Available Balance may include funds from a linked Money Fund account and any unused portion of an overdraft Line of Credit.

WELCOME

Accounts

18/65 Freedom B... 9214	Available Balance \$56,041.51	Current Balance \$56,041.51
Final Checking 0006	Available Balance \$0.00	Current Balance \$0.00
Statement Savings 9230	Available Balance \$68,951.60	Current Balance \$68,951.60

Asset Summary

Total Assets: \$125,093

Statement Savings: 55.12%

Current Balance: \$68,951.60
Available Balance: \$68,951.60

CHOICES

TWO GREAT CD OPTIONS

ALL-EVERDAY	ONE-SPRINGTIME
1.00% 12-MONTH CD	1.25% 18-MONTH CD

Our Rates

Transfer Funds 10

Pay Bills

Home

Secure Messages

Move Money

Services

Preferences

Locations

Help




Log Off

1 2 3 4 5 6 7 8 9 10

1. You can view your **Available Balance**, which is your current balance and may include funds from a linked Money Fund account and unused portion of an overdraft Line of Credit minus any pending transactions. Your **Current Balance** is the amount your account starts with at the beginning of the business day.

HOME PAGE

Navigation

2. For account transaction history, click the account name to view the **Account Details** screen. From here, you can view transaction details by clicking the transaction.
3. To edit your group nickname, click the  icon, and then click the check mark.
4. To change the order in which your accounts appear, click and hold an account name, then drag and drop it to its new location.
5. To create a new group, click and hold the account you would like to put into a new group, then drag and drop the account to the group icon at the bottom of the screen. Add a new group nickname, and then click the check mark.
6. To **View Activity**, click the two gray vertical lines to the right of an account name.
7. You can scroll through the account summaries by clicking **Next** or **Previous** at the bottom of the summary box.
8. To print a quick summary of the current available funds in your account, click the  icon.
9. The  icon allows you to link external accounts to Middlesex's Online Banking.
10. If you are in a hurry, there is an option for easy access tools in the top right corner. These **Quick Action** options allow you to swiftly manage your accounts at the click of a button.

HOME PAGE

Account Details

TO VIEW ACCOUNT DETAILS:

Personal Checking 0006 1
Last Updated: 8/26/2016 4:37 PM

4 Filters
Details

5

\$100.00
Current Balance

Time Period	Transaction Type	Min Amount	to	Max Amount	Check #	to
<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value="\$0.00"/>		<input type="text" value="\$0.00"/>	<input type="text" value=""/>	<input type="text" value=""/>

Reset
Apply Filters

Date	Description	Amount
AUG 24 2016	Check - 1303	-\$100.00 \$100.00
AUG 24 2016	Descriptive Deposit Mail Deposit	\$100.00 \$200.00
AUG 18 2016	Check - 1300 2	-\$100.00 \$100.00

Details 3

Statement Description:
Check

Date: 8/18/2016






Type: Debit - Check 1300

Previous 1 of 2 Next

HOME PAGE

Account Details

From your **Home Page**, click on an account for more information.

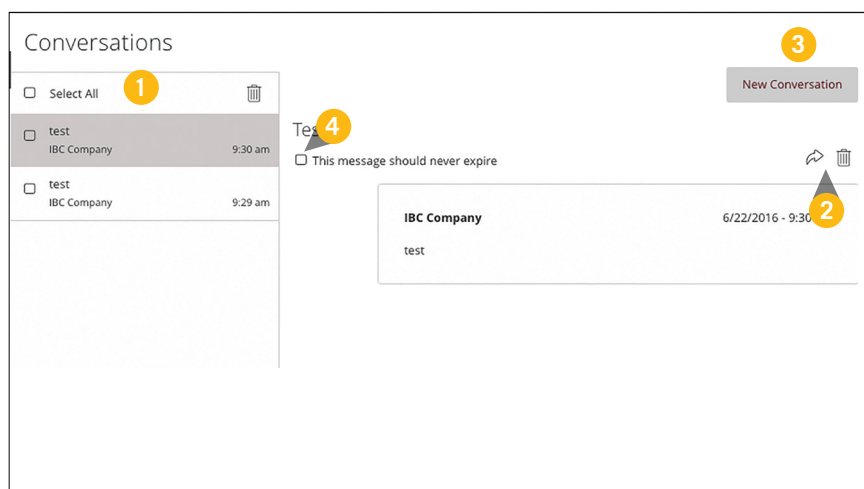
1. For account transaction history, click the account name to view the **Account Details** screen.
2. If you click on the description of a specific transaction, you will see more details of that transaction. You can then get more information, like the image of a check, by clicking a single element.
3. You can choose to print this transaction by clicking on the  icon and send secure messages to Middlesex by clicking the  icon.
4. If you click **Filters**, you can sort out particular transactions to view, export, or print. Once you've made your selections, click **Apply Filters**.
5. Send a secure message about your account by clicking the  icon, print your account details by clicking the  icon, or export transactions by clicking the  icon.

SECURE MESSAGES



Sending a Message

The Message Center allows you to communicate securely with your bank. Check here for alerts, replies to your inquiries, and Bank communications.

TO VIEW MESSAGES:



Click on **Secure Messages**.

1. Messages are listed on the left side of the screen. Click the message that you would like to read, and the entire message will appear on the right.
2. If you would like to delete a message, click the  icon; to reply to a message click the  icon. Both icons are located in the upper right corner of message.
3. Create a new message by selecting **New Email**.
4. Messages automatically expire after a certain period of time. A message can be saved indefinitely by clicking the check box by **“This message should never expire.”**

MOVE MONEY

Funds Transfer

Online Banking with Middlesex enables you to quickly and easily transfer funds between your Middlesex accounts.

TO TRANSFER FUNDS:

The screenshot shows the 'Transfer Funds' form with the following fields and callouts:

- 1**: 'From' dropdown menu with the text '---Select From Account---'.
- 2**: 'Amount' input field containing '\$0.00'.
- 3**: 'Make this a recurring transaction' checkbox.
- 4**: 'Transfer' button.

Other fields include 'To' (dropdown), 'Date' (calendar icon, showing 8/25/2016), and 'Memo (optional)' (text input).

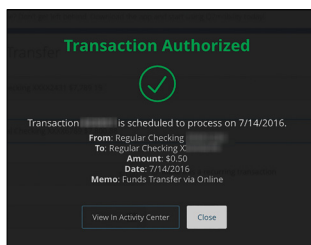
In the **Move Money** tab, click on **Funds Transfer**.

1. Select the accounts that you wish to transfer funds **From** and **To** using the drop-down menus.
2. Enter the dollar **Amount** and **Date** to process the transaction.
3. If you wish to set up a recurring transaction, click the check box **“Make this a recurring transaction.”** New input fields will appear, and you will need to specify the **Frequency** and **Date** range for this transaction. You can choose to make this transaction repeat forever by checking the box under **Frequency**.
4. When you have finished entering all of the required information, select **Transfer Funds**.

MOVE MONEY

Funds Transfer

5



5. After you have sent the transfer, a screen with an overview of your transaction appears. All fund transfers appear in the **Activity Center**, whether dated immediately or for the future. You can view them at this time, or you can click **Close** and review them at your convenience.



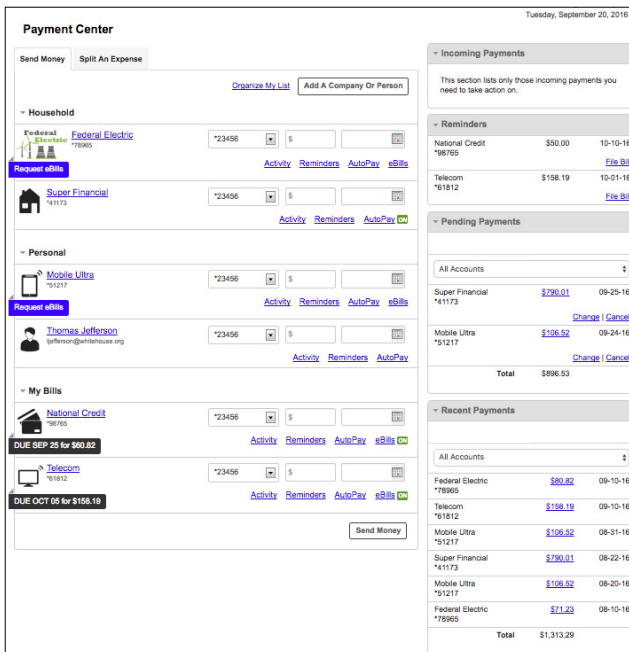
Note: You can view or cancel unprocessed transactions by accessing the Recurring Transfer tab within the Activity Center.

MOVE MONEY

Bill Pay- Overview

Bill Pay allows you to stay on top of your monthly finances with utmost ease and turnkey efficiency. Free yourself from the hassle of writing checks and the clutter that comes with traditional ways of paying bills! This is a quick and easy alternative to paying your bills online at the sites of each individual company.

The first time you click the Pay Bills tab, you will be asked to choose an account to use within Bill Pay and to accept the terms and conditions.



Click on the **Pay Bills** tab to begin managing your bills online.

The Payment Center is a guide to your billers and bills due as well as where you will edit or delete scheduled payments.

MOVE MONEY

Bill Pay- Biller Set Up

The person or company to whom you are sending funds is known as the biller. A biller can be almost any company or person you would send a written check to, like a utility company, a cable TV provider, or even a relative. It may be convenient to set up an automatic payment for a biller so that there is no need for repeating the same scheduling process each month.

George Washington
Tuesday, September 20, 2016

Payment Center

Send Money Split An Expense

[Organize My List](#)

Household

Federal Electric
*23456 \$

[Request eBills](#) [Activity](#) [Reminders](#) [AutoPay](#) [eBills](#)

Super Financial
*23456 \$

[Activity](#) [Reminders](#) [AutoPay](#)

Personal

Mobile Ultra
*23456 \$

[Request eBills](#) [Activity](#) [Reminders](#) [AutoPay](#) [eBills](#)

Thomas Jefferson
*23456 \$

[Activity](#) [Reminders](#) [AutoPay](#)

My Bills

National Credit
*23456 \$

[Activity](#) [Reminders](#) [AutoPay](#) [eBills](#)

NJ HP SEP 25 6:30 AM

Incoming Payments

This section lists only those incoming payments you need to take action on.

Reminders

National Credit *96765	\$60.00	10-10-16	File Bill
Telecom *61812	\$158.19	10-01-16	File Bill

Pending Payments

All Accounts

Super Financial *41173	\$790.01	09-25-16	Change Cancel
Mobile Ultra *51217	\$106.52	09-24-16	Change Cancel
Total	\$896.53		

Recent Payments

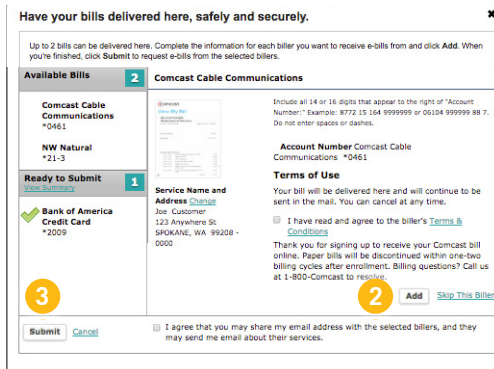
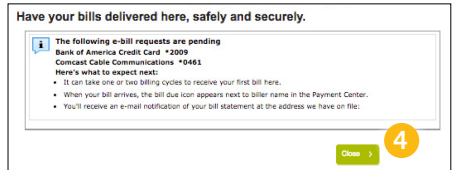
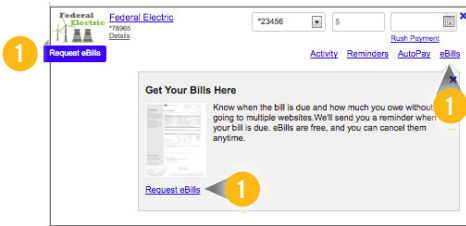
You will see your biller's listed in the **Payment Center**

1. Click the button at the top of the page to **Add a Company or Person**.
2. Click the name of the biller to see or change their information, such as their address, telephone number, and recent payments.

MOVE MONEY

Bill Pay- eBills

EBills are a fast and convenient way to receive your bills each month. If your biller offers an electronic version of your bill, the eBills icon will be located next to the name within the Payment Center. After activating eBills, you will start receiving your bill directly within your Bill Pay account. No need to shuffle through biller information or access each individual biller’s website to pay your bills—you can get it all right here and never miss a payment!



1. Click on the **Request eBills** icon or “eBills” link.
2. Click the **Add** button for each biller you would like to add to eBills.
3. When completed, click the **Submit** button.
4. A **Confirmation** message appears. Click the **Close** button.

MOVE MONEY

Bill Pay- Schedule Payments

No check? No pen? No problem! Our payment scheduling feature is the only thing you need to accomplish your Bill Pay needs. Hassle-free Bill Pay is just a couple mouse clicks away!

The screenshot shows the 'Payment Center' interface with the following sections:

- Send Money / Split An Expense:** Includes 'Organize My List' and 'Add A Company Or Person' buttons. A red circle '1' highlights the 'Add A Company Or Person' button.
- Household:** Lists bills for 'Federal Electric' with account number *23456, amount \$, and due date 09/26/2016. A 'Request eBills' button is present.
- Calendar:** A calendar view for September 2016 and October 2016. The date 21st of September is highlighted in yellow, indicating a selected due date. A legend shows 'Rush Delivery' (yellow) and 'FREE Delivery Date' (grey).
- Mobile Ultra:** Lists a bill for account *51217 with amount \$.
- Thomas Jefferson:** Lists a bill for account *23456 with amount \$.
- My Bills:** Lists bills for 'National Credit' (due SEP 25 for \$60.02) and 'Telecom' (due OCT 05 for \$158.19). Each bill has 'Activity', 'Reminders', 'AutoPay', and 'eBills' options.
- Incoming Payments:** Lists payments to be received, such as National Credit (\$50.00) and Telecom (\$158.19).
- Reminders:** Lists reminders for National Credit (\$50.00) and Telecom (\$158.19).
- Pending Payments:** Lists outgoing payments for Super Financial (\$790.01) and Mobile Ultra (\$106.52).
- Recent Payments:** Lists recent outgoing payments for Federal Electric (\$80.82), Telecom (\$158.19), Mobile Ultra (\$106.52), Super Financial (\$790.01), Mobile Ultra (\$106.52), and Federal Electric (\$71.23).
- Send Money:** A button at the bottom right, highlighted with a red circle '2'.

Bills are listed by name in the **Payment Center**.

1. Enter the amount of your bill, and use the calendar feature to select the payment due date.
2. Click the **Send Money** button when finished.

MOVE MONEY

Bill Pay- Automatic Payments

It may be convenient to set up a biller to receive payments on a regular basis. Why must you pay by repeating the same scheduling process each month? With our Automatic Payment option, you can remain confident that your payments are taken care of automatically without you doing a thing!

Manage AutoPay for Federal Electric
Federal Electric
*78965

Pay From
*23456

Amount
\$

First Delivery Date
Numeric date starting with the month

Frequency
Select A Frequency

Duration
Select a Duration

Get Email Notifications

Start Making Payments [Cancel](#)

In the **Payment Center**, select the biller for which you would like to set up automatic payments. Select **AutoPay** and then **Set Up Autopay**.

1. Fill in the required fields to complete your request for an automatic payment.
2. Click the **Start Sending Payments** button when complete.

MOVE MONEY

Bill Pay- Change/Cancel Payments

You can change or cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

The screenshot displays the Bill Pay interface with the following sections:

- Household:**
 - Federal Electric** (*23456, \$) - Activity Reminders AutoPay eBills
 - Super Financial** (*23456, \$) - Activity Reminders AutoPay **Cn**
- Personal:**
 - Mobile Ultra** (*23456, \$) - Activity Reminders AutoPay eBills
 - Thomas Jefferson** (*23456, \$) - Activity Reminders AutoPay
- My Bills:**
 - National Credit** (*23456, \$) - Activity Reminders AutoPay eBills **Cn**
 - Telecom** (*23456, \$) - Activity Reminders AutoPay eBills **Cn**

Pending Payments Section:

All Accounts	Amount	Due Date	Actions
Super Financial *41173	\$790.01	09-25-16	Change
Mobile Ultra *51217	\$106.52	09-25-16	Change Cancel
Total	\$896.53		

Recent Payments Section:

All Accounts	Amount	Due Date
Federal Electric *78965	\$80.82	09-10-16
Telecom *61812	\$158.19	09-10-16
Mobile Ultra *51217	\$106.52	08-31-16
Super Financial *41173	\$790.01	08-22-16
Mobile Ultra *51217	\$106.52	08-20-16
Federal Electric *78965	\$71.23	08-10-16
Total	\$1,313.29	

Locate the **Pending Payments** box in the **Payment Center**.

1. Click the “Change” link to edit your payment in a secondary screen. Here, you can change the Pay From Account, Pay Date or Pay Amount.
2. Click the “Cancel” link if you do not wish to process the payment.

MOVE MONEY

Bill Pay- View Bill History

You can conveniently view and print your bill history and details using our Online Bill Pay.

Payment Details 3 ✕

Pending > Processing > Delivered ✓

Federal Electric *78965
Federal Electric Check #214 was mailed to Federal Electric for receipt by 9/12/2016

1 Pay From: Main Checking *23456
Amount: \$80.82
Withdrawn on: Sep 10, 2016

CHECK

DELIVER BY
Sep 10

Confirmation: xxxx-xxxx

[Payment Inquiry](#) [Print](#) **2**

Click the **Payment Amount** link in **Recent Payments**.

1. Review the Pay From account, Withdraw On date, Amount, and Confirmation number.
2. Click the “Payment Inquiry” to inquire about a specific payment or click the “Print” link to print the payment details.
3. Exit out of the window by clicking the **X** icon in the top right corner.

MOVE MONEY

eDeposit Enrollment

Once enrolled in eDeposit, you can check balances, review account history, and transfer funds from your Online Banking account using any device with camera and internet capabilities.

TO ENROLL IN eDEPOSIT:

The screenshot shows the EDeposit Enrollment form. At the top, it says "EDeposit Enrollment". Below that, there is a paragraph of text explaining the service and a link to "Terms and Conditions". A callout "1" points to this link. Below the text is a checkbox with the label "Check this box to accept our Terms and Conditions". A callout "2" points to this checkbox. Below the checkbox is a blue button labeled "Accept". A callout "3" points to this button. At the bottom of the form, it says "Feel free to contact us for more information."

In the **Move Money** tab, select **eDeposit Enrollment**

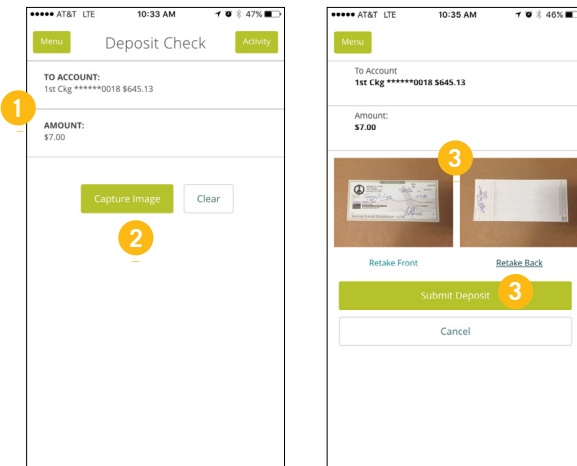
1. Click the “**Terms and Conditions**” link and review the terms.
2. Click the **Check Box** indicating your acceptance of the terms.
3. Click **Accept**. You will see a confirmation screen if you complete the form correctly.
4. Once your information is reviewed by the bank, you will receive a secure message indicating that the mobile banking service is turned on. At this time, you can log in to the app on your smart phone and find the **Deposit Check** tab.

MOVE MONEY

eDeposits

With our Mobile App on your Android or iOS device, you can deposit checks into your Online Banking account by simply snapping a photo of a paper check.

TO DEPOSIT A CHECK VIA YOUR SMARTPHONE:



Note: This feature is only available when using our mobile app on your mobile device.

Log in to our Middlesex Mobile Banking app.

In the **Move Money** tab, select **Deposit Checks**.

1. Choose the **Account** you would like the check deposited to and input the dollar **Amount** of the check.
2. Sign the back of the check and write “For MSB eDeposit Only,” then tap **Capture Image** to snap an image of both the front and back.
3. Verify that all four corners of the check are visible and all elements are legible, then tap **Submit Deposit**.

MOVE MONEY

Activity Center

The Activity Center shows transaction activity initiated through Online Banking with Middlesex. Depending on the type of account and your accessibility, you can review, approve, and cancel unprocessed transactions. You can view the status, type, amount, date of activity, and account of debits and credits for single and recurring transactions.

TO VIEW ONLINE TRANSACTIONS:

Activity Center 1

Single Transactions
Recurring Transactions

3
Filters
Favorites ▾
⚙️ show advanced
🖨️
⬇️

Transaction Type

Status

Account

Created By

Start Date
 to

Transaction ID

Amount
 to

Columns (6 Maximum)
Select a transaction type to select columns for display.

4
Reset
Apply Filters

Created ▾	Status ▾	Transaction Type ▾	Account ▾	Amount ▾
8/25/2016	Processed	Transfer Funds - Tracking ID: 37994 2	18/65 Freedom Blue XXXXXX9214	\$0.01 Actions ▾
8/25/2016	Failed	Transfer Funds - Tracking ID: 37993	Statement Savings XXXXXX9230	
8/25/2016	Failed	Transfer Funds - Tracking ID: 37992	Statement Savings XXXXXX9230	
8/25/2016	Processed	Transfer Funds - Tracking ID: 37991	18/65 Freedom Blue XXXXXX9214	\$0.01 Actions ▾



5

- Inquire
- Repeat
- Print Details

MOVE MONEY

Activity Center

In the **Move Money** tab, click on **Activity Center**.

1. You can choose to view **Single Transactions**, **Recurring Transactions** by clicking on the appropriate tab at the top.
2. Click on a transaction to view more details.
3. Click **Filters** for additional search options.
4. Click **Apply Filters** when you are satisfied with your filter criteria.
5. Select **Actions** to perform additional functions, such as choosing **Inquire** to compose secure messages to Middlesex or to **Copy** a transaction.
6. To print a list of transactions click the  icon or to export a list of transactions select the .

MOVE MONEY

Add an External Account

In order to transfer funds to and from an account outside Middlesex, you must first enroll the new external account. This ensures your ability to make fund transfers to the outside account by integrating it into one simple location.

TO ADD AN EXTERNAL ACCOUNT

Add An External Account

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

- **Step 1: Add Your Account**
- **Step 2: Verify Your Account**

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.



Step 1: Add Your Account

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button.

Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- **Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

ACCOUNT NUMBER:

ACCOUNT TYPE:

ROUTING NUMBER:

Step 2: Verify Your Account

Once you receive the amounts of your micro deposits, [please click here to enter the amounts and activate your external account.](#)

Continue

3

MOVE MONEY

Add an External Account

In the **Move Money** tab, click on **Add External Account**.

1. Enter the **Account Number** and the financial institution's **Routing Number** in the spaces provided. These numbers are located at the bottom of a paper check or deposit slip from your check book.
2. From the drop-down menu, choose the **Account Type**.
3. Click **Continue**. In two or three business days, you will receive two micro-deposits in the external account to show that the process has been initialized. Once you receive those deposits, go to the **Verify External Account** tab to enter the amounts and activate your external account.

MOVE MONEY

Verify an External Account

Once you request to add an external account, check the history of that account and locate the “micro-deposits” that have been made. You will then be asked to provide those amounts, which verifies your ability to make transfers and proves your ownership of the outside account.

TO VERIFY AN EXTERNAL ACCOUNT:

Verify External Account

Please choose an account to verify using the amounts that were deposited to your account.

Account Number	Account Type	Status
<input type="radio"/> [REDACTED] 456	Checking	Funds have <u>not</u> been sent to the target account yet. This request can not be selected.

Verify Deposit Amounts

Amount #1:

Amount #2:

In the **Move Money** tab, click on **Verify External Account**.

1. Select the **Account** you would like to verify.
2. Enter the amounts of the “micro-deposits” that have been made into your external account.
3. Click **Submit**.

SERVICES

Update Contact Info

It is important to maintain current contact information on your Middlesex account.

TO UPDATE YOUR CONTACT INFO:

Update Contact Info

Important:

- Account holders other than the one listed on this form need to contact the bank to update their Contact information to insure delivery of statements, debit cards and other important notices.
- These changes do not apply to your Secure Access Code "SAC" delivery preferences. To update your SAC delivery information, please select preferences and choose SAC delivery preferences.

Address Line 1 * **1**

120 Flanders Rd

Address Line 2

City * State * Zip Code *

Westborough Massachusetts 01581

Home Phone * Work Phone Cell Phone

(978)897-5966 (508)599-5000

Note: At least one phone number is required. If your home phone number and mobile number are the same, please enter your mobile phone number in both.

Email *

prose@middlesexbank.com

* Indicates required field **3**

Submit

In the **Settings** tab, click on **Update Your Contact Info**.

1. Update your contact information, including phone, email, and mailing address.
2. This does not change your secure access delivery points. To make changes to your secure delivery information, visit the **Security Preferences** tab and edit **Secure Delivery**.
3. Once you update your information, please click **Submit** to send us your changes.



Note: This does not change your secure access delivery points. To make changes to your secure delivery information visit the Security Preferences.

SERVICES

Statements

The e-Statements feature acts as a virtual filing system, which saves paper and space in your home or office by allowing you to view and store your statements electronically.

TO VIEW YOUR STATEMENTS:

PDF Verification

The E-Sign Act requires us to verify that you are able to view PDFs. Please help us by following these two steps:

1	Press "Get Code"—you will see a PDF with a code for you to copy and paste.	2	Paste the code exactly as it appears into this field and click Verify. (Can't see a PDF?)
	<input type="button" value="Get Code"/> 1		<input type="text"/> <input type="button" value="Verify"/> 2

Statements

ACCOUNT 3

DATE : DOCUMENT TYPE 4

In the **Services** tab, click on **Statements**.

1. To verify that you are able to view a PDF on your computer or smart device, you will need to click the **Get Code** button. Your computer or device will prompt you to save a PDF, and then you can save it in an easily accessible place like your desktop or home page. You can then delete this temporary file after you complete the verification process.
2. When you open the PDF, you will see a short code. Type that code into the verification code field, then click **Verify**.
3. Using the drop-down menus, select the **Account**, **Date**, and **Document Type** for your statement, then click **Get Statement**.

SERVICES

Check Reorder

With Online Banking, you can conveniently reorder checks online.

TO ORDER CHECKS:

Reorder Checks

Please choose an account to reorder checks.

FREEDOM GOLD CHECKING XXXXXX5397 \$2,971.08 **1**

Middlesex Savings Bank

PERSONAL PRODUCTS CUSTOMER SERVICE **2**

Log Out | Order Status | Contact Us | Check Estatus
Powered by HARLAND CLARKE
Shopping Cart 20

Personal Products

Personal Checks

Security Products That Help Protect Your Identity

Recycled

College

Most Popular

View All

Home Office/Desk Products

Desk End Sheet

Desk Register

Desk Register Ringbound

Desk Interleaf

Desk Memory Sheet

Desk Compact End Sheet

Accessories

Checkbook Covers & Wallets

Labels

Registers

Stamps

Organizers

Other Accessories

Deposit Tickets

Security is a snap with Photo Safe Deposit™
It's a snap to deposit checks with your smartphone or tablet.
Now, our new built-in security features on all personal checks make it worry-free!
Complete details included in our check order.

SERVICES

Check Reorder

In the **Services** tab, click on **Check Reorder**.

1. Choose the account you would like checks ordered for.
2. You will then be redirected to our trusted vendor's website to complete your order.



Note: If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

SERVICES

Check Stop Payment

Using Online Banking with Middlesex, you can initiate a stop payment on a check from any device. You can review the status of your request in the Activity Center. The stop payment, once confirmed, will remain in effect for six months. If you need the current fee information, please call us during our business hours at 1-877-463-6287

TO INITIATE A STOP PAYMENT REQUEST:

Stop Payment

Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE *	Are you requesting to stop payment on one or multiple checks?
ACCOUNT *	<input type="radio"/> Single Check <input type="radio"/> Multiple Checks
NOTE	* - Indicates required field

Back Send Request

Stop Payment

Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE *	Single Check	Enter the check number												
ACCOUNT *	Regular Checking	<input type="text"/>												
CHECK NUMBER *		<table border="1" style="width: 100%; text-align: center; border-collapse: collapse;"> <tr> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>4</td> <td>5</td> <td>6</td> </tr> <tr> <td>7</td> <td>8</td> <td>9</td> </tr> <tr> <td>Delete</td> <td>0</td> <td>Save</td> </tr> </table>	1	2	3	4	5	6	7	8	9	Delete	0	Save
1	2	3												
4	5	6												
7	8	9												
Delete	0	Save												
PAYEE														
AMOUNT														
DATE														
NOTE														

Back Send Request

SERVICES

Check Stop Payment

Stop Payment

Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE Single Check *	Enter the check amount		
ACCOUNT Regular Checking *	\$ <input type="text" value="0.00"/>		
CHECK NUMBER #19 *	1	2	3
PAYEE	4	5	6
AMOUNT	7	8	3
DATE	Delete	0	Save
NOTE			

* - Indicates required field

Back Send Request

Stop Payment

Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE Single Check *	Enter the date of the check																																																
ACCOUNT Regular Checking *	<div style="text-align: center;"> August 2016 </div> <table border="1"> <thead> <tr> <th>Sun</th> <th>Mon</th> <th>Tue</th> <th>Wed</th> <th>Thu</th> <th>Fri</th> <th>Sat</th> </tr> </thead> <tbody> <tr> <td></td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> </tr> <tr> <td>7</td> <td>8</td> <td>9</td> <td>10</td> <td>11</td> <td>12</td> <td>13</td> </tr> <tr> <td>14</td> <td>15</td> <td>16</td> <td>17</td> <td>18</td> <td>19</td> <td>20</td> </tr> <tr> <td>21</td> <td>22</td> <td>23</td> <td>24</td> <td>25</td> <td>26</td> <td>27</td> </tr> <tr> <td>28</td> <td>29</td> <td>30</td> <td>31</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>							Sun	Mon	Tue	Wed	Thu	Fri	Sat		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31			
Sun	Mon	Tue	Wed	Thu	Fri	Sat																																											
	1	2	3	4	5	6																																											
7	8	9	10	11	12	13																																											
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21	22	23	24	25	26	27																																											
28	29	30	31																																														
CHECK NUMBER #19 *																																																	
PAYEE																																																	
AMOUNT																																																	
DATE																																																	
NOTE																																																	

* - Indicates required field

Back Send Request

In the **Services** tab, click on **Stop Payment**.

1. Under Request Type, choose either single or multiple checks.
2. Click on each category header on the left to select an **Account**, enter a **Check Number**, **Amount**, and choose the **Date** of the check.
3. Be sure to click **Save** when change are made.
4. When complete, click **Send Request**.

SERVICES

Text Enrollment

Once you enroll in Text Banking, you can check balances, review account history, and transfer funds from your Online Banking account using any text enabled device.

TO ENROLL IN TEXT BANKING:

Text Enrollment

OFF **1**

*Enable and authorize text banking on the mobile device below.

SMS Text Number * **2**

* - Indicates required field Agree To Terms **3**

Msg & Data rates may apply. Text HELP to 226563 for help. Text STOP to 226563 to cancel. Receive 1 message per quarter.

Middlesex Savings Bank Text Banking Disclaimer

SUMMARY OF TERMS: By entering your phone number you acknowledge that you agree to the terms of service and are subscribing to Middlesex Savings Bank Text Banking. Middlesex Savings Bank Text Banking works with most major cellphone carriers is compatible with most handsets. Msg & Data rates may apply. You confirm that you hold the account corresponding to the mobile phone number you have entered, or that you have the account holders permission to use this service.

SMS Terms and Conditions

Middlesex Savings Bank Text Banking - 226563

For information and funds transfer between your enabled accounts, text the following commands to 226563.

Command	Notes
BAL	Account balances
HIST <account nickname>	Account history
XFER <account nickname1> <account nickname2> <amount>	Transfer funds from one account to another. Enter full amount using dollar, decimal and cents.
HELP	Middlesex Savings Bank's website address and phone number
STOP	Disable text banking for the enrolled mobile device (to reactivate, login to Online Banking)
LIST	List of available commands

Cost

Middlesex Savings Bank does not impose any account fees for using Middlesex Savings Bank Text Banking Alerts. Message and data rates may apply.

How to opt-out

To opt-out of Middlesex Savings Bank Text Banking Alerts, reply STOP to 226563. An unsubscribe message will be sent to your number confirming the cancellation, but no more messages will be sent after that one.

Support/Help

For support or information about Middlesex Savings Bank Text Banking Alerts, text HELP to 226563 or email us at ebarch@middlesexbank.com. Have questions about Text Banking or other Middlesex Savings Bank services, please go to www.middlesexbank.com, or call 1-877-463-6287. **4**

Save

In the **Settings** tab, click **Text Enrollment**.

1. Toggle the **Text Enrollment** button from **OFF** to **ON**.
2. Enter your **phone/text number**.
3. Read the terms and conditions and check the **Agree to Terms** box. Click **Save** to complete enrollment.



Note: To view your account in Text Banking, visit Account Preferences and click enable.

SERVICES

Text Enrollment

Text Command Options to	#XXXX	for the Following Information:
BAL or BAL <account nickname>		Request account balance
HIST <account nickname>		Request account history
XFER <from account nickname> <to account nickname> <amount>		Transfer funds between accounts
LIST		Receive a list of keywords
HELP		Receive a list of contact points for information on text banking
STOP		Stop all text messages to the mobile device (for text banking and alerts/notifications)
START		Enable message send/receive for text banking

SERVICES


Account Preferences

In Account Preferences, you can select name and viewing preferences for your Online Banking accounts.

TO SET UP OR CHANGE YOUR ACCOUNT NICKNAMES:

The screenshot shows the 'Account Preferences' interface. At the top, there is a search bar (1) and a list of accounts. The first account is '18/65 Freedom Blue XXXXXX9214' (2). To its right is a dropdown menu labeled 'Accounts' (4). Below this is the 'Details' section for the selected account, showing 'Online Display Name' with a 'Nickname Account' field (3) and a 'Visibility' checkbox (2). Below the details are two more accounts: 'Business Plus Checking XXXXXX0006' and 'Statement Savings XXXXXX9230', each with a 'Visibility' checkbox and an 'Accounts' dropdown menu.

In the **Settings** tab, click on **Account Preferences**.

1. To change the order that your accounts appear in, select the up or down arrows on the right side.
2. Select whether or not your account is visible on the Home Page.
3. To change the nickname of a group or an account, select the  icon, make your changes, and then click the check mark to save it.
4. Select which group a certain account is in from the drop-down.

PREFERENCES

Security Preferences

In Security Preferences, you can change the different designations that help keep your account secure.

TO SET UP OR CHANGE YOUR SECURITY PREFERENCES:

In the **Settings** tab, click on the **Security Preferences** tab and choose a preference to edit.

Security Preferences

Change Password >

Change Login ID >

Secure Access Code >

PASSWORD

When changing your password, be sure that you follow the guidelines for creating a strong password.

Change Password

OLD PASSWORD *

NEW PASSWORD *

CONFIRM NEW PASSWORD *

The New Password and Confirm New Password fields must match.
Password must be at least 5 characters long.
Password can be no more than 20 characters long.

* - Indicates required field

LOGIN ID

Be sure to create a login that you will remember but is not too recognizable.

Change Login ID

Type your desired new Login ID in the field below.

New Login ID *

Login ID must be at least 1 characters long.
Login ID must be no more than 50 characters long.

* - Indicates required field

PREFERENCES

Security Preferences

SECURE DELIVERY

Make sure that we have your correct email and phone number on file so you can receive Secure Access Codes when logging in from an unregistered device.

Secure Delivery Contact Information	
<small>Enter your preferred e-mail and/or phone contact information below. This contact information will be used for Secure Access Code delivery.</small>	
E-MAIL johndoe@fhs.com	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
PHONE (817) 234-5678	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
E-MAIL johndoe@fhs.com	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
TEXT (817) 234-5678	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
PHONE (817) 234-5678	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
TEXT (817) 234-5678	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

PREFERENCES

Alerts

You can create and manage alerts to remind you of important dates, warn you about the status of your accounts, and tell you when certain transactions occur. When you create an alert, you specify the conditions that trigger the alert as well as the delivery option to receive that alert. All alerts will automatically be sent to your Online Banking account via Secure Messages, regardless of the additional delivery preferences you have chosen.

TO EDIT ALERT DELIVERY PREFERENCES:

You can create specific Date, Account, History, Insufficient Funds, Transaction, and Security Alerts and edit their delivery methods.

Delivery methods include:

- Secure Message within Online Banking
- Email
- Phone Call
- Text Message

TO SET UP NEW ALERTS:

The screenshot displays the Alerts management interface. A dropdown menu is open, showing options: New Alert, Date Alert, Account Alert, History Alert, and Transaction Alert. The main interface shows a table of alerts with columns for Description, Account, Frequency, Notification, and Enabled. A specific alert is shown with a description 'On the 12th of July.', a notification method of 'Send only a secure message', and an 'Enabled' toggle switch.

Description	Account	Frequency	Notification	Enabled
On the 12th of July.		○	Send only a secure message	On <input type="checkbox"/>
Date Alerts (1)				
Account Alerts (0)				
History Alerts (0)				
Transaction Alerts (0)				
Security Alerts (28)				

PREFERENCES

Alerts

In the **Settings** tab, click on **Alerts**.

1. To create a new alert, click the **New Alert** drop-down. Choose the kind of alert that you wish to create from the drop-down. A new screen will appear where you can enter the necessary information. Be sure to click **Save** when you are finished.
2. To view the alerts for each category, click the category header.
3. You can easily turn an alert **On/Off** without deleting it by toggling the **Enabled** button.
4. To view or change details of an already-existing alert, choose the **Edit** link on the right side of the one that you would like to edit. Be sure to click **Save** after you change any alert details.

PREFERENCES

Security Alerts

Security Alerts allow you to enable specific alerts to keep you informed of changes to your account and Online Banking profile. Alerts can be delivered via Secure Message within Online Banking, email, text message, or phone call.

TO EDIT SECURITY ALERTS AND THEIR DELIVERY PREFERENCES:

The screenshot shows the 'Security Alerts (28)' settings page. A list of alerts is shown with their descriptions and status. An inset window titled 'Delivery Preferences' is overlaid on the right side, showing fields for E-MAIL ADDRESS, PHONE NUMBER, and SMS TEXT NUMBER. Numbered callouts indicate the following elements:

- 1:** A toggle switch for an alert.
- 2:** The 'Edit Delivery Preferences' button.
- 3:** The E-MAIL ADDRESS input field.
- 4:** The 'Apply' button in the Delivery Preferences form.
- 5:** The description of an alert: 'Alert me when a wire transfer is created'.

PREFERENCES

Security Alerts

In the **Settings** tab, click on **Alerts**, then **Security Alerts**.

1. To activate or deactivate an alert, click the **On/Off** button that corresponds with the appropriate one.
2. To edit delivery preferences, click the **Edit Delivery Preferences** link at the top. These changes will apply to all Security Alerts.
3. Enter the information for your preferred delivery method.
4. Click **Save** when you are finished.
5. If an alert is grayed-out, you cannot edit or disable it.

PREFERENCES

Statement Delivery

In Statement Delivery Preferences, you can change how you would like to receive your Monthly Statement for your primary account. Your choices include E-Statement or Paper Statement. Selecting E-Statement will allow you to view your Monthly Statement online in a PDF format.


TO SET UP OR CHANGE YOUR DEPOSIT STATEMENT PREFERENCES:

The screenshot shows the 'Statement Delivery' page with a table of accounts and their delivery preferences. A modal window titled 'Delivery Preferences' is open, showing the details for a selected account. The modal includes fields for 'DELIVERY TYPE', 'E-MAIL ADDRESS', and 'ALTERNATE E-MAIL ADDRESS (OPTIONAL)', each with a numbered callout (1, 2, 3, 4) indicating the steps to edit or add a delivery destination. A 'Save' button is at the bottom of the modal.

Account	Delivery Type	Address
120 day CD XXXX2508	E-Statement	Jeff.Watson@24banking.com Jeff.Watson@24banking.com
Certificate of Deposit XXXX3456	E-Statement	jeff.watson@24banking.com
Commercial Checking XXXX5678	E-Statement	jeff.watson@24banking.com jeffrey.watson@24bank.com
Commercial Checking XXXX7890	E-Statement	jeff.watson@24banking.com
Commercial Loan XXXX7890	E-Statement	
Consumer Checking XXXX1234	E-Statement	
Regular Checking XXXX2456	E-Statement	
Savings XXXX3456	E-Statement	

View E-Statement Delivery Agreement

Click on the **Deposit Statement Preferences** tab.

1. To edit or add a delivery destination, click the  icon at the end of the account line.
2. Use the drop-down to choose your **Delivery Type**.
3. Add or change an email address.
4. When you have made all of the changes that you need, be sure to click **Save**.

LOCATIONS

Branches and ATMs

If you are looking for the nearest branch location or ATM, you can click on the appropriate button to locate Middlesex's branches and ATMs. Use the zoom tool on the left to see a wider span of locations or zoom in to see more detailed information about specific locations.

LOCATIONS

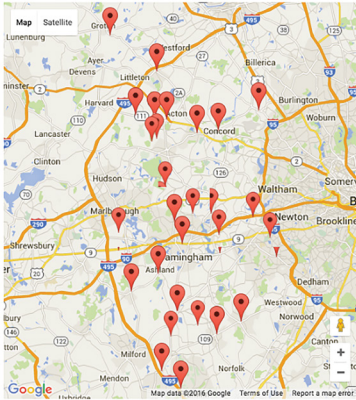
You'll find Middlesex branches in just about every town in the MetroWest region of Massachusetts. Combined with thousands of ATMs through the Allpoint network, and Commercial Offices across the region, Middlesex is your best choice for community and business banking.

[Locate a surcharge-free ATM on the Allpoint network.](#)

BRANCHES

- [Acton](#)
- [West Acton](#)
- [Ashland](#)
- [Bedford](#)
- [Bellingham](#)
- [Boxborough](#)
- [Concord](#)
- [West Concord](#)
- [Frammingham Route 9 East](#)
- [Nobscot](#)
- [Franklin Village Mall](#)
- [Groton](#)
- [Holliston](#)
- [Hopkinton](#)
- [Littleton](#)
- [Maynard Nason Street](#)
- [Maynard Powder Mill](#)
- [Medfield](#)
- [Medway](#)
- [Mills](#)
- [Natick](#)
- [Needham](#)
- [Sherborn](#)
- [Southborough](#)
- [Sudbury](#)
- [Wayland Center](#)
- [Wayland](#)
- [Wellesley](#)
- [Westford](#)

[2016 Branch Holiday Schedule](#)



A map of the MetroWest region in Massachusetts, showing various towns and their corresponding branch and ATM locations. Red pins are placed on the map to indicate the locations of branches and ATMs. The map includes major roads and geographical features.

NON-BRANCH ATMS

Full Service

- Hopkinton/Collela's Supermarket**
61 Main Street, Hopkinton
> Drive-up access
- Middlesex Savings Bank ATM**
1098 Main Street, Millis
> Drive-up access
- Sherborn Gilgo and Market**
21 South Main Street, Sherborn
- Middlesex Savings Bank ATM**
140 South Main Street, Millis
> Drive-up access

Cash Dispensing

- Emerson Hospital**
133 Old Road to Nine Acre Corner, Concord
- Bacon Street Farm**
100 Bacon Street, Natick
- MetroWest Medical Center**
67 Union Street, Natick
115 Lincoln Street, Frammingham



 EQUAL HOUSING LENDER MEMBER OF FDIC MEMBER OF DIF