BUSINESS ONLINE BANKING USER GUIDE

Middlesex Savings Bank

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

Disclaimer
Concepts, strategies, and procedures outlined in this guide can and do change and may not be applicable to all readers. The content in this guide is not warranted to offer a particular result or benefit. Neither the author/publisher nor any other party associated with this product shall be liable for any damages arising out of the use of this guide, including but not limited to loss of profit, commercial, special, incidental, or other damages. For complete product and service information, please refer to the terms, conditions, and disclosures for each product and service.

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.

TABLE OF CONTENTS

PLEASE CLICK ON A TOPIC TO BE TAKEN TO THAT SECTION OF THE GUIDE.

GENERAL INFORMATION

LOGGING IN

HOME PAGE

MESSAGES

TRANSFERS & PAYMENTS

ACCOUNT SERVICES

ADMINISTRATION

LOCATIONS

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

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 and contact us at 1-877-463-6287 to make the necessary changes to your contact information. Click **Submit** then **OK** to continue.

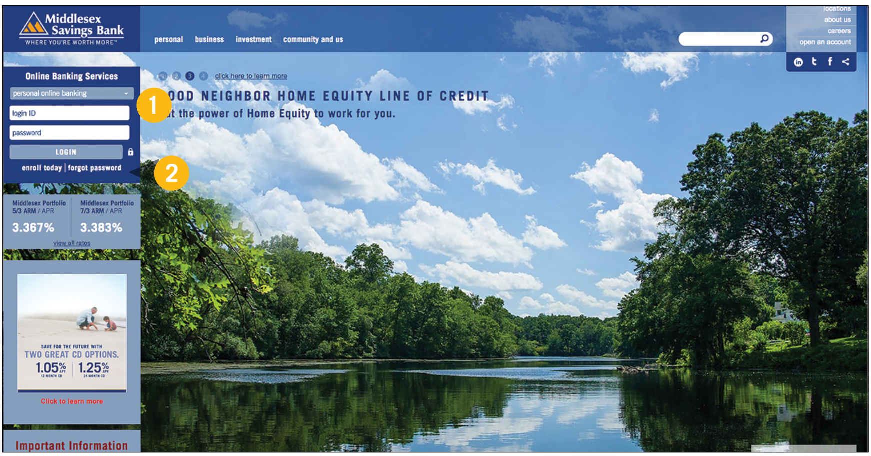
7. You will then be presented with a copy of the Online Banking Services Agreement. Read and acknowledge that you agree to the conditions by clicking **I Accept**.

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

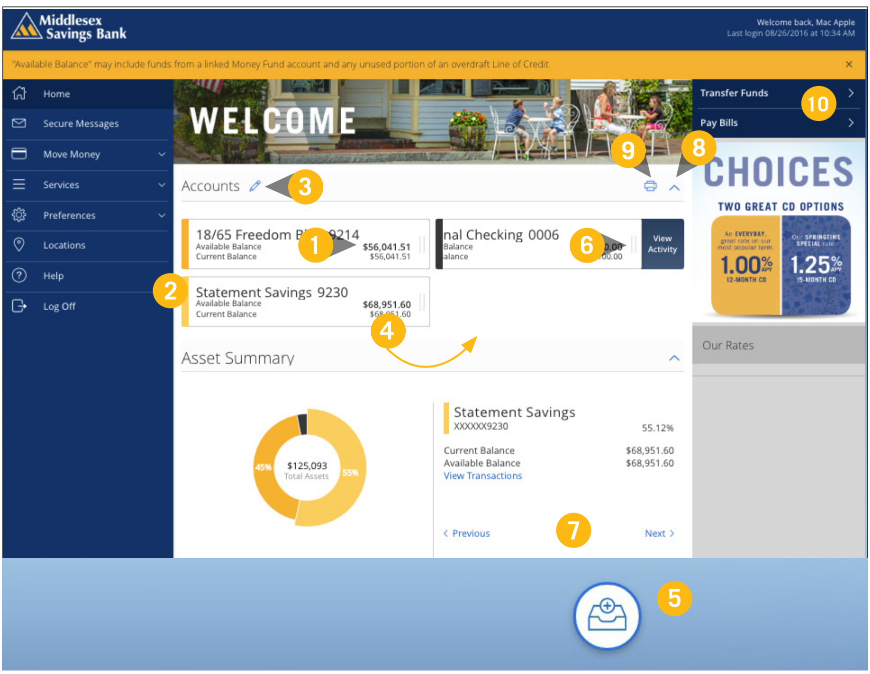
As a secure practice, you should log of off your Online Banking session before you close the browser window or anytime you walk away from your computer. Additionally, Middlesex will log you off automatically due to inactivity or when your Online Banking session reaches the maximum time limit.

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:



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.

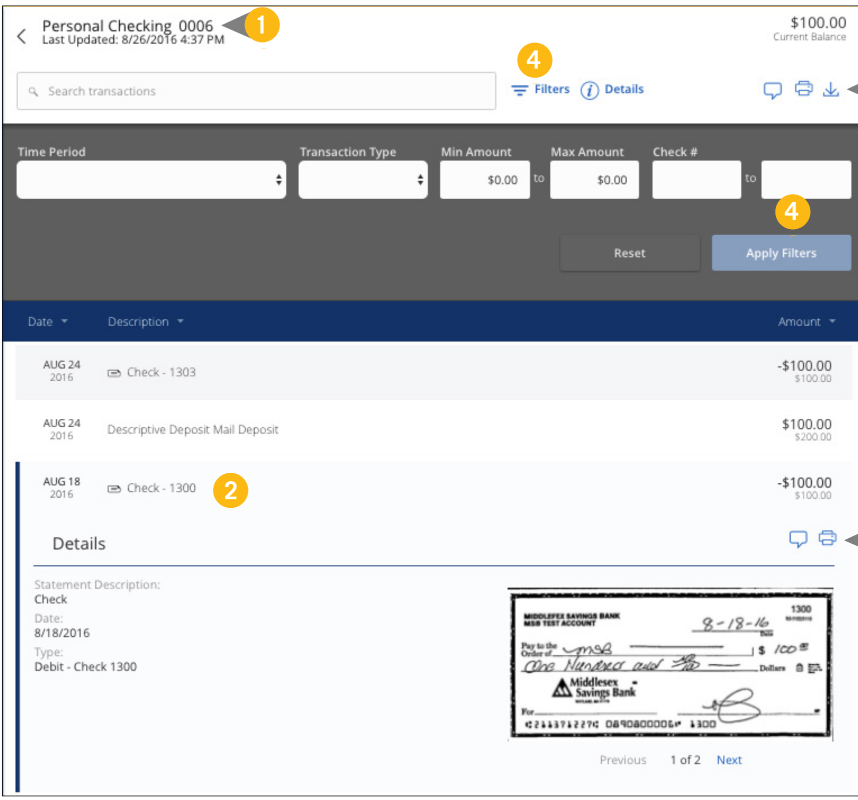
9. The icon allows you to link external accounts to Middlesex's Online Banking.

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:



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**.

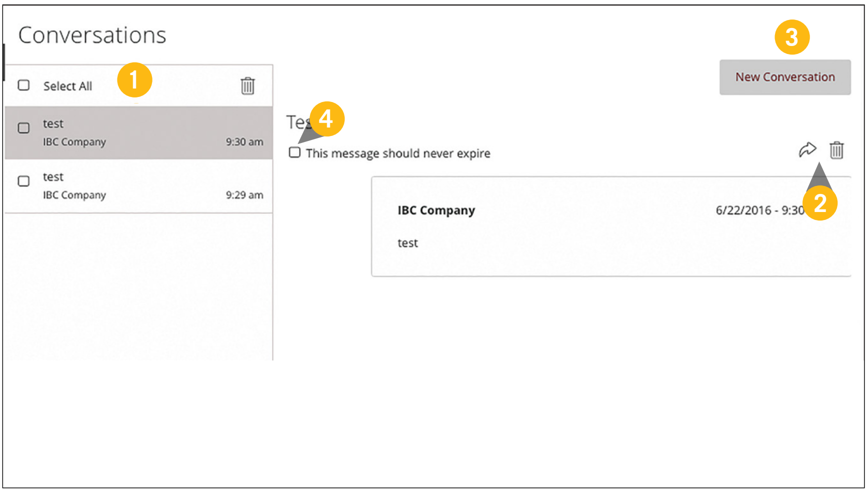
5. Send a secure message about your account by clicking the icon, print your account details by clicking the icon, or export transactions by clicking the icon.

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**.

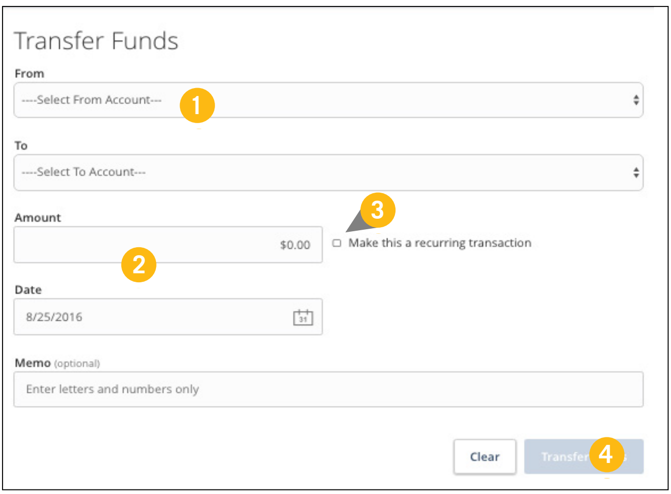
4. Messages automatically expire after a certain period of time. A message can be saved indefinitely by clicking the check box by "**This message should never expire**."

TRANSFERS & PAYMENTS

Funds Transfer

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

TO TRANSFER FUNDS:



In the **Transfers & Payments** tab, click on **Internal Transfers**.

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.

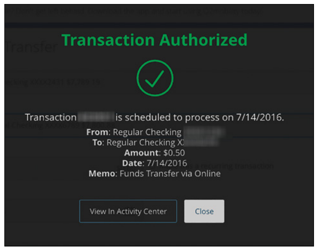
3. If you wish to set up a recurring transaction, click the check box "**Make this a recurring transaction**." New input fields will appear, and you will need to specify the **Frequency** and **Date** range for this transaction. You can choose to make this transaction repeat forever by checking the box under **Frequency**.

4. When you have finished entering all of the required information, select **Transfer Funds**.

TRANSFERS & PAYMENTS

Funds Transfer

5



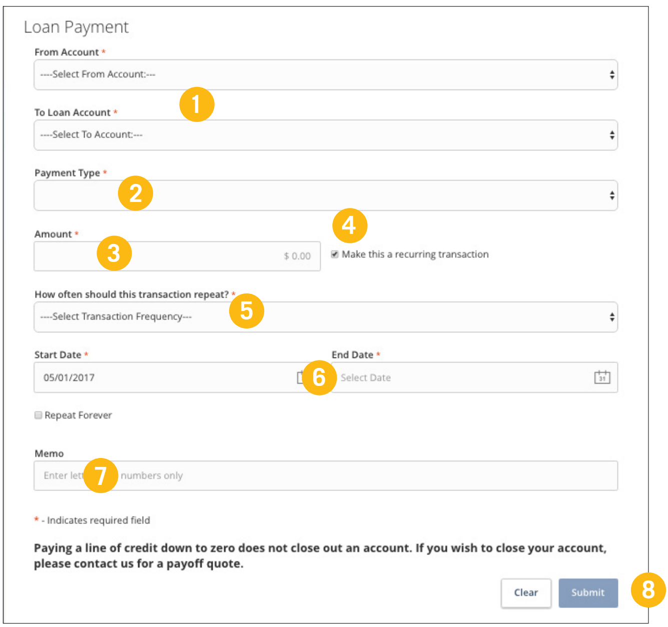
5. After you have sent the transfer, a screen with an overview of your transaction appears. All fund transfers appear in the **Activity Center**, whether dated immediately or for the future. You can view them at this time, or you can click **Close** and review them at your convenience.

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

TRANSFERS & PAYMENTS

Loan Payments

With your online banking, you can conveniently make payments on your loans.



TRANSFERS & PAYMENTS

Loan Payments

In the **Transfers & Payments** tab, click on **Loan Payments**.

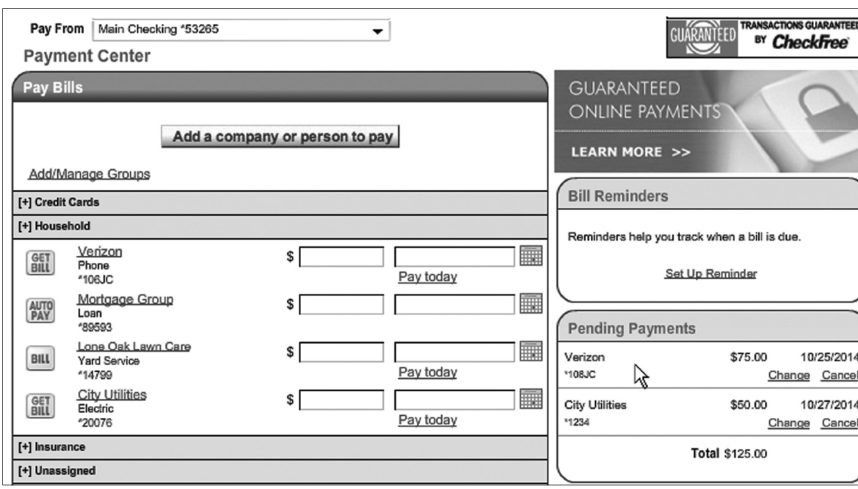
1. Using the **From** and **To** drop-downs, select the account the funds will be taken from and the account you wish to post the payment.
2. Select your **Payment Type**.
3. Enter the **Amount** of the payment.
4. (Optional) With your online banking, you can conveniently make recurring Principal payments. Check the box next to "**Make Loan Recurring"** to make the payment recur.
5. Using the "**How often should this transaction repeat?** "drop-down, select the frequency of the payment.
6. Select the **Date** the payment will process. If this is a recurring payment select the start and end date.
7. (Optional) Enter a **Memo**.
8. Click the **Submit** button.

TRANSFERS & PAYMENTS

Pay Bills- Overview

Bill Pay with Middlesex allows you to stay on top of your monthly finances with utmost ease and efficiency. Having your bills linked to your Middlesex account is a neat, hassle-free alternative to paying your bills because you can electronically write checks and send payments in one place.

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.



TRANSFERS & PAYMENTS

Pay Bills- Overview

In the **Transfers & Payments** tab, click on **Pay Bills** .

The Payment Center is a guide to your billers, bills due, as well as where you will edit or delete scheduled payments. Specific icons in the features column will help navigate you through Bill Pay:

- 

- Sign up for an E-Bill.
- 

- Enrolled in E-Bills payments. Waiting on bill.
- 

- An new E-bill is available.
- 

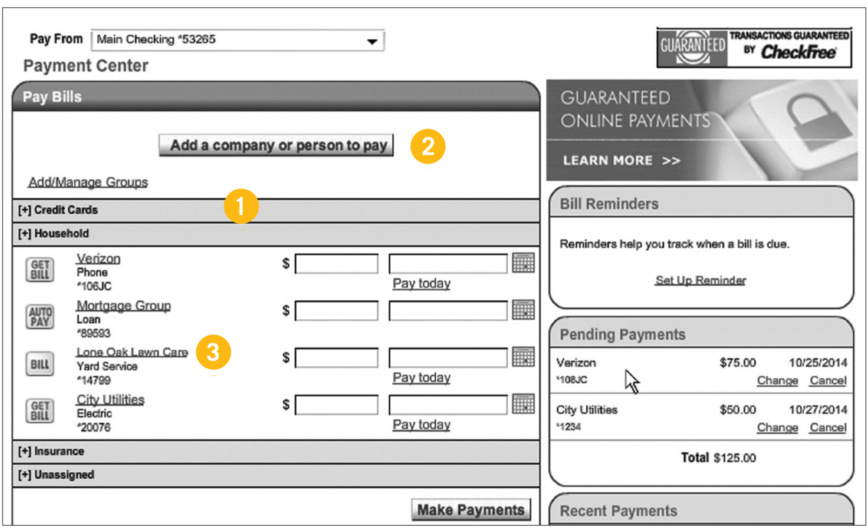
- A recurring payment has been set up.

TRANSFERS & PAYMENTS

Pay Bills- Biller Setup

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 normally send a written check, such as a utility company, a cable TV provider, or even a relative. It may also be convenient to set up a payee as an automatic payment so that you do not have to repeat the same process each month.

TO SET UP OR EDIT A NEW BILLER:



In the **Transfers & Payments** tab, click on **Pay Bills**.

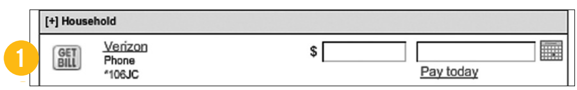
1. Click the different categories to see more billers.
2. To **Add a company or person to pay**, click the button at the top of the page.
3. Click the name of a biller to see or edit their information, including address, telephone number, and recent payments.

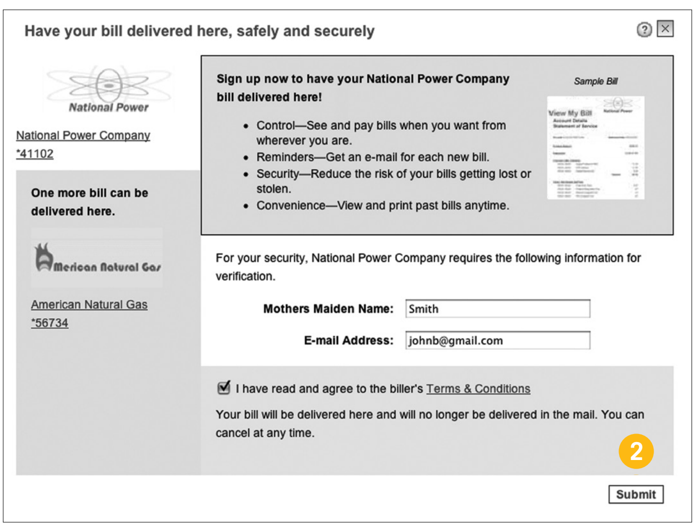
TRANSFERS & PAYMENTS

Pay Bills- e-Bills

E-bills are a fast and convenient way to receive your bills each month. If your biller offers an electronic version, the e-bill icon will be located next to the biller's name within the Payment Center. After activating e-bills, you will start receiving your bill directly to your Middlesex 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 in one place and never miss a payment!

TO SET UP E-BILLS FOR AN EXISTING BILLER:





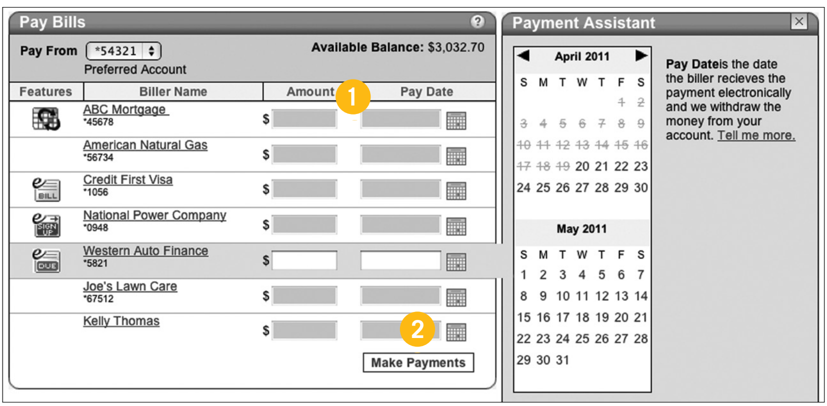
1. Click on the  icon.
2. After selecting to sign up an existing payee for e-bills, fill in the required fields. When completed, click **Submit**.

TRANSFERS & PAYMENTS

Pay Bills- Schedule Payments

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

TO SCHEDULE A PAYMENT:



Billers are listed by name and account number in the **Payment Center**.

1. Enter the **Amount** of a bill, and select the **Pay Date** using the calendar feature.

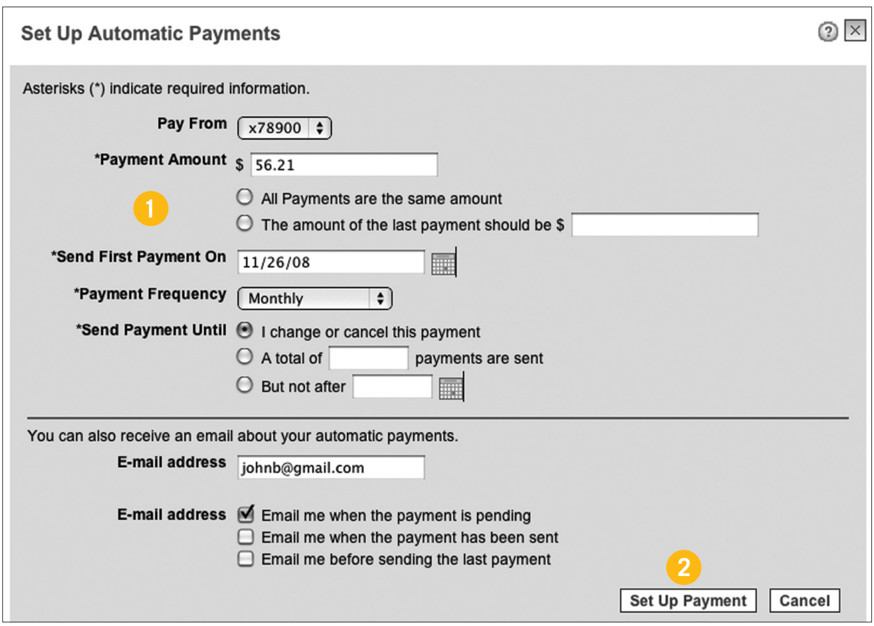
2. Click **Make Payments** when finished.

TRANSFERS & PAYMENTS

Pay Bills- Automatic Payments

It may be convenient to set up a biller to receive payments on a regular basis. With our Automatic Payment option, you can remain confident that your payments are taken care of automatically after one simple setup!

TO SET UP AUTOMATIC PAYMENTS:



In **Manage My Bills**, select the biller who you would like to set up automatic payments for. Select **Add an Automatic Payment**.

1. Fill in the required fields to complete your request for an automatic payment.

2. When completed, click **Set Up Payment**.

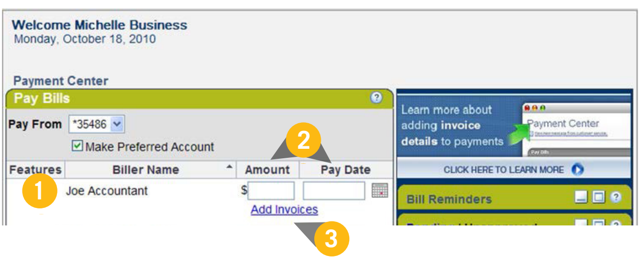
TRANSFERS & PAYMENTS

Pay Bills- Adding Invoices to Payments

You can add an invoice to a particular payment to keep track of the goods or services that were provided. You can add a many a 10 invoices to a single payment.

Invoices cannot be attached to electronic payments but instead your Online bill pay system create your payments as a check with the invoices included and will be sent through the mail. When you attach an invoice to a payment, the pay date will change four business days later than the original date to mail the check even if the biller accepts next day payments.

TO ADD AN INVOICE TO A PAYMENT:



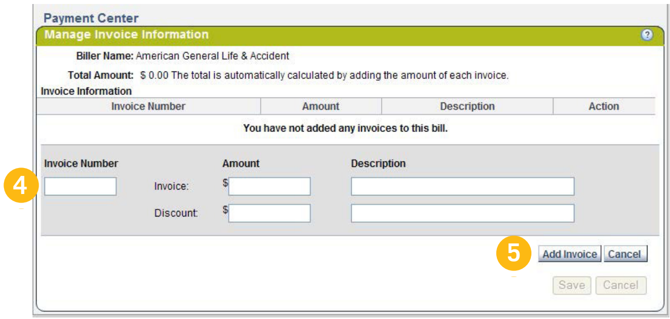
1. Locate the biller you would like to pay.

2. Enter the **Amount** and **Pay Date**. When these fields are filled out, the "**Add Invoices**" link appears.

3. Click the "**Add Invoices"** link.

TRANSFERS & PAYMENTS

Pay Bills- Adding Invoices to Payments



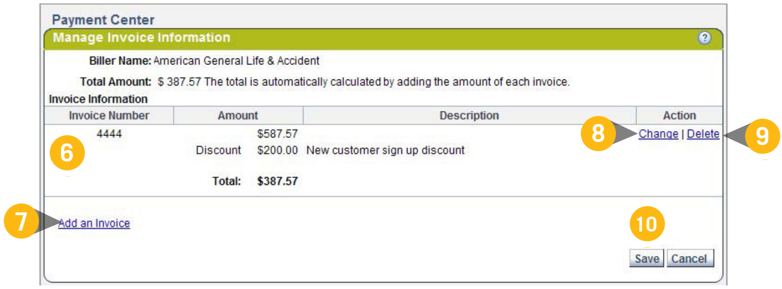
4. Enter the **Invoice Number**, **Invoice Amount**, **Discount Amount** and **Description**.

5. Click **Add Invoice**.

6. Review your invoice from the **Management Invoice Information** page.

TRANSFERS & PAYMENTS

Pay Bills- Adding Invoices to Payments



7. Click the **Add Invoice** link to add another invoice to the payment.

8. Click the “**Change”** link to make changes to an existing invoice.

9. Click the “**Delete”** link if an invoice is no longer needed.

10. Click **Save** when you are finished.

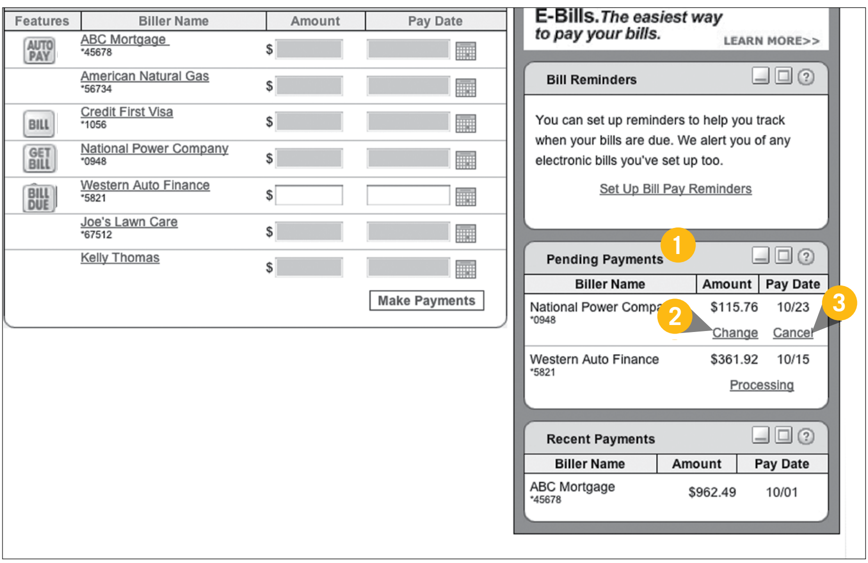
11. View your invoice within your pending payments. The invoice icon appears next to any payments that have an attached invoice.

TRANSFERS & PAYMENTS

Pay Bills- Change / Cancel Payments

You can change or cancel a scheduled payment up until the time it processes. This convenient feature gives you the freedom to change the way you make your payments.

TO CHANGE OR CANCEL PAYMENTS



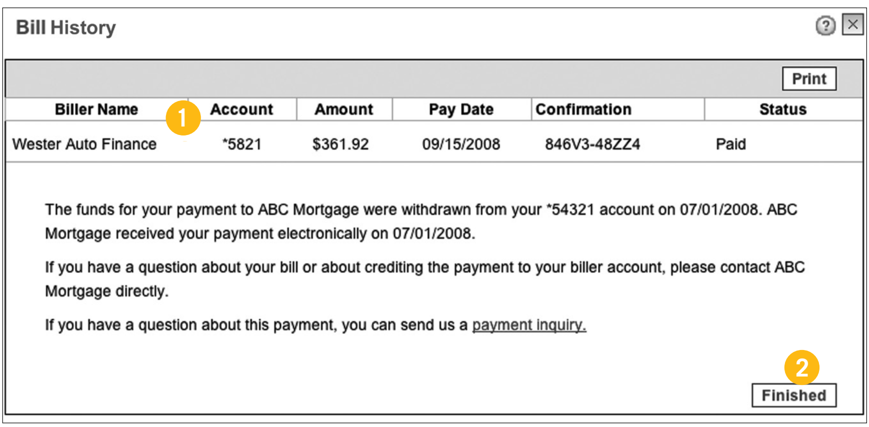
1. Locate the **Pending Payments** box in the **Payment Center**.
2. Click **Change** to edit your payment on a secondary screen. You can change the **Pay From Account**, **Pay Date**, or **Pay Amount**.
3. Click **Cancel** if you do not wish to process the payment.

TRANSFERS & PAYMENTS

Pay Bills- View Bill History

When you receive an E-bill, you also have the luxury of viewing your bill directly from your Online Banking with Middlesex account. You can also print the information for future reference so you are always a step ahead!

TO VIEW BILL HISTORY:



Click the link on the payment amount.

1. View the **Pay Date**, **Amount**, **Confirmation Number**, and **Status** in the pop-up window.

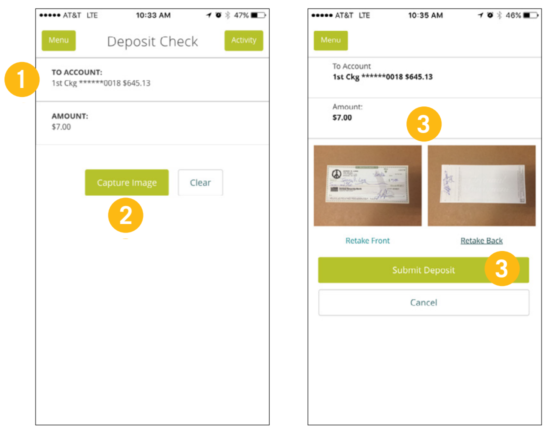
2. Once you have reviewed the details, click **Finished**.

TRANSFERS & PAYMENTS

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 enroll in eDeposit, a customer service representative at 1-877-463-6287.

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 **Transfers & Payments** 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.

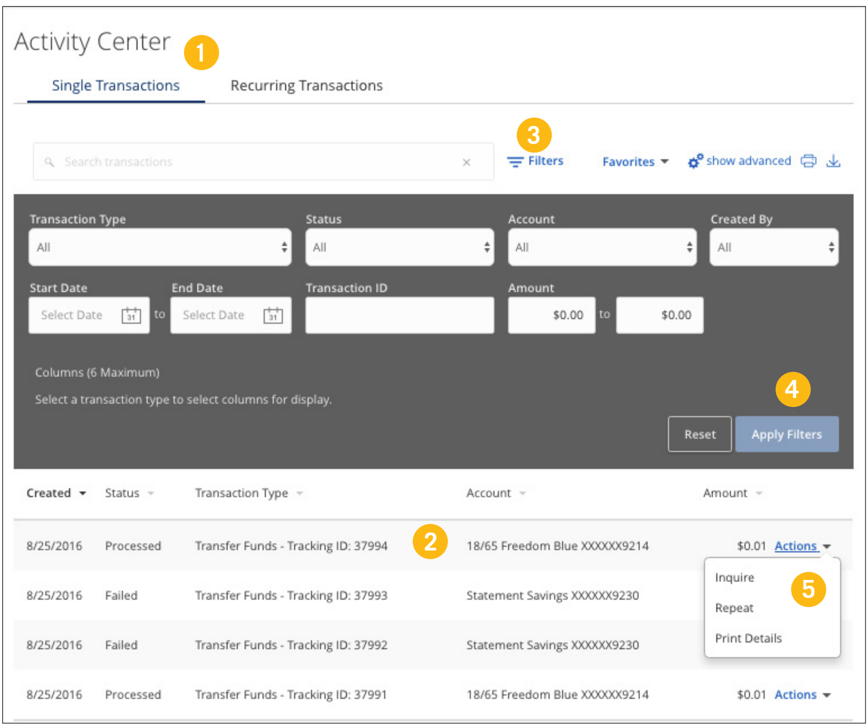
3. Verify that all four corners of the check are visible and all elements are legible, then tap **Submit Deposit.**

TRANSFERS & PAYMENTS

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:



TRANSFERS & PAYMENTS

Activity Center

In the **Transfers & Payments** tab, click on **Activity Center**.

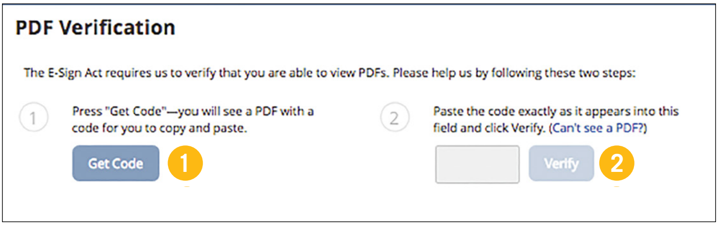
1. You can choose to view **Single Transactions**, **Recurring Transactions** by clicking on the appropriate tab at the top.
2. Click on a transaction to view more details.
3. Click **Filters** for additional search options.
4. Click **Apply Filters** when you are satisfied with your filter criteria.
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 icon.

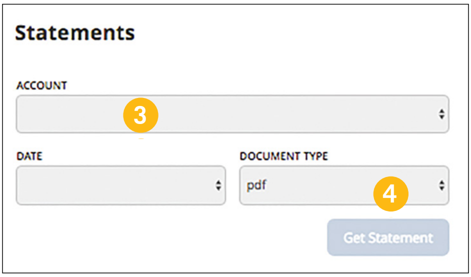
ACCOUNT SERVICES

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:





In the **Account 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**.

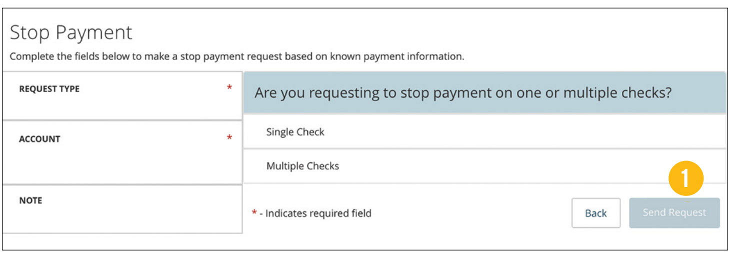
3. Using the drop-down menus, select the **Account**, **Date**, and **Document Type** for your statement, then click **Get Statement.**

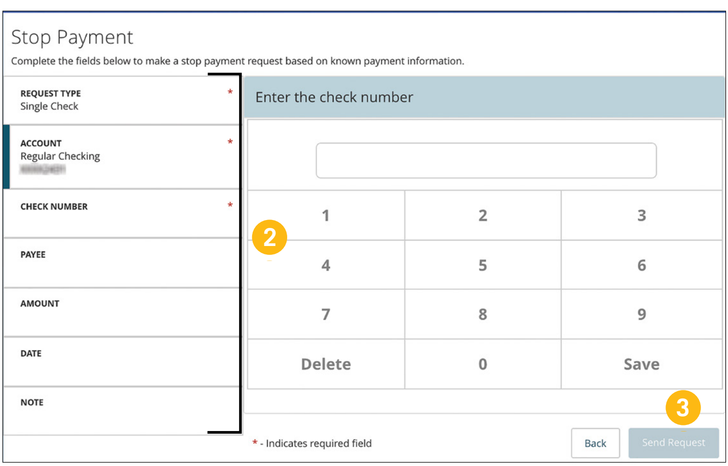
SERVICES

Check 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

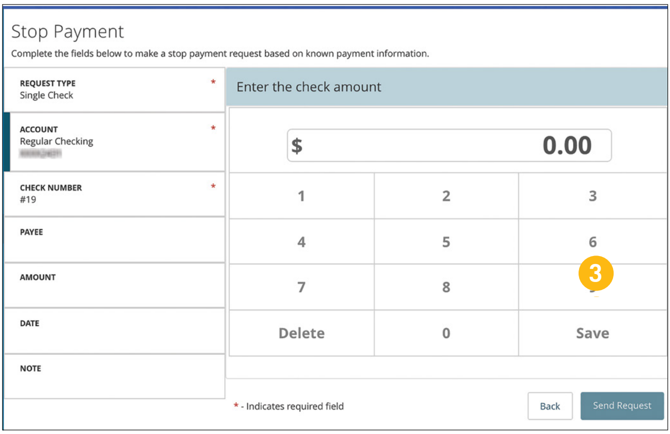
TO INITIATE A STOP PAYMENT REQUEST:

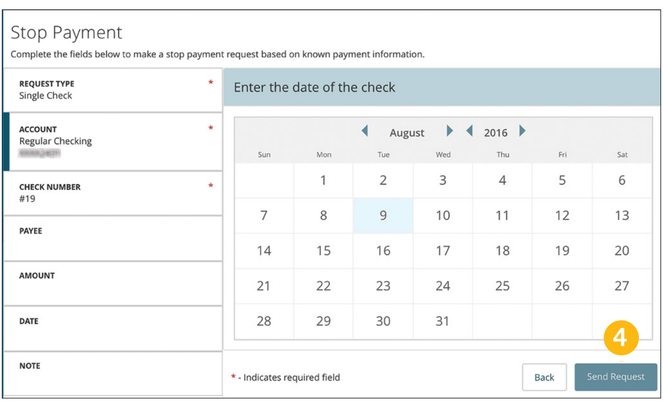




SERVICES

Check Stop Payment





In the **Account 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.

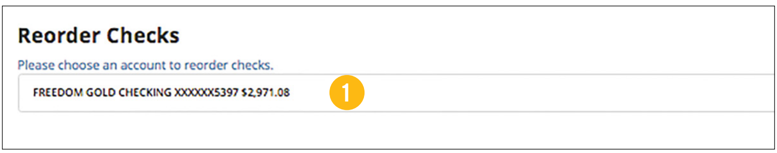
4. When complete, click **Send Request**.

SERVICES

Check Reorder

With Online Banking, you can conveniently reorder checks online.

TO ORDER CHECKS:



SERVICES

Check Reorder

In the **Account 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.

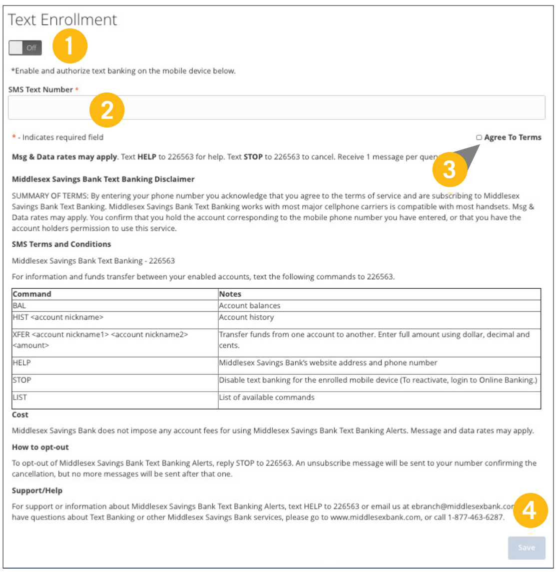
Note: If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

SERVICES

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:



In the **Administration** 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

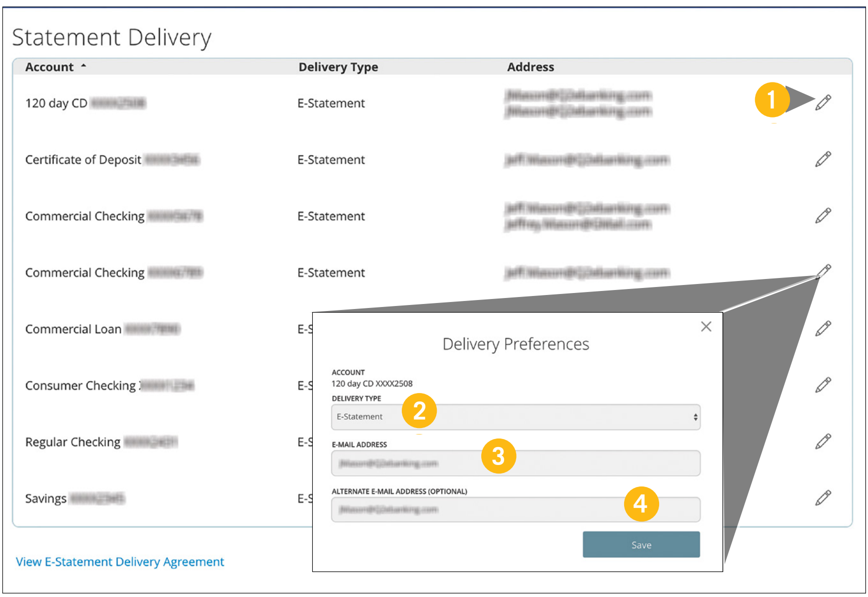
Text Command Options to #226563 for the Following Information:	
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive 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

ADMINISTRATION

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:



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

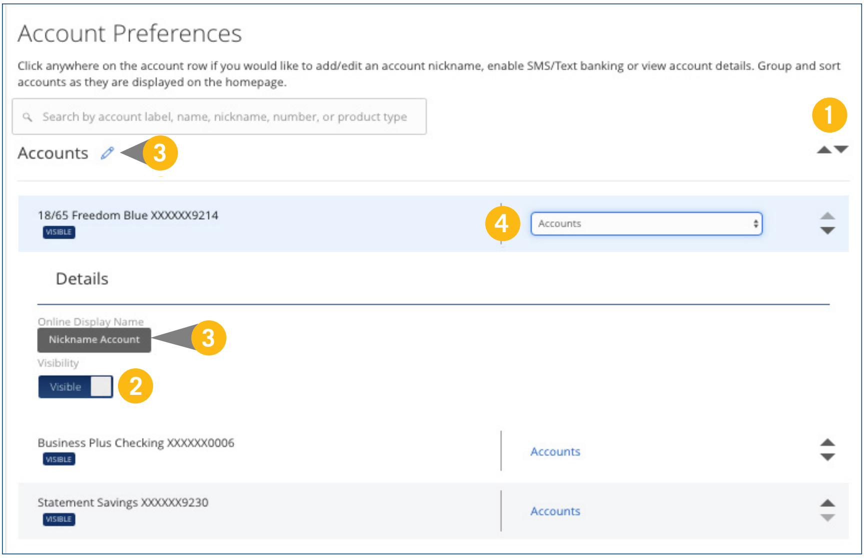
1. To edit or add a delivery destination, click the ✎ icon at the end of the account line.
2. Use the drop-down to choose your **Delivery Type**.
3. Add or change an email address.
4. When you have made all of the changes that you need, be sure to click **Save**.

ADMINISTRATION

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:



In the **Administration** 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.

ADMINISTRATION

Set 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.

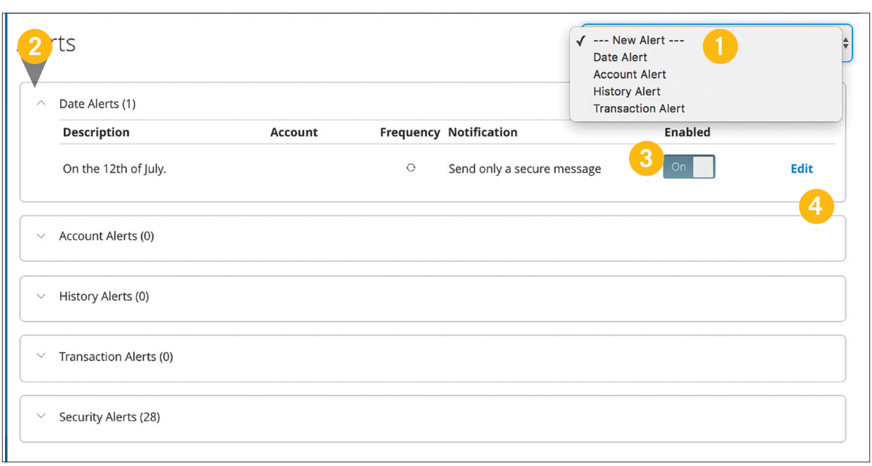
TO EDIT ALERT DELIVERY PREFERENCES:

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:



ADMINISTRATION

Set Alerts

In the **Administration** 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.

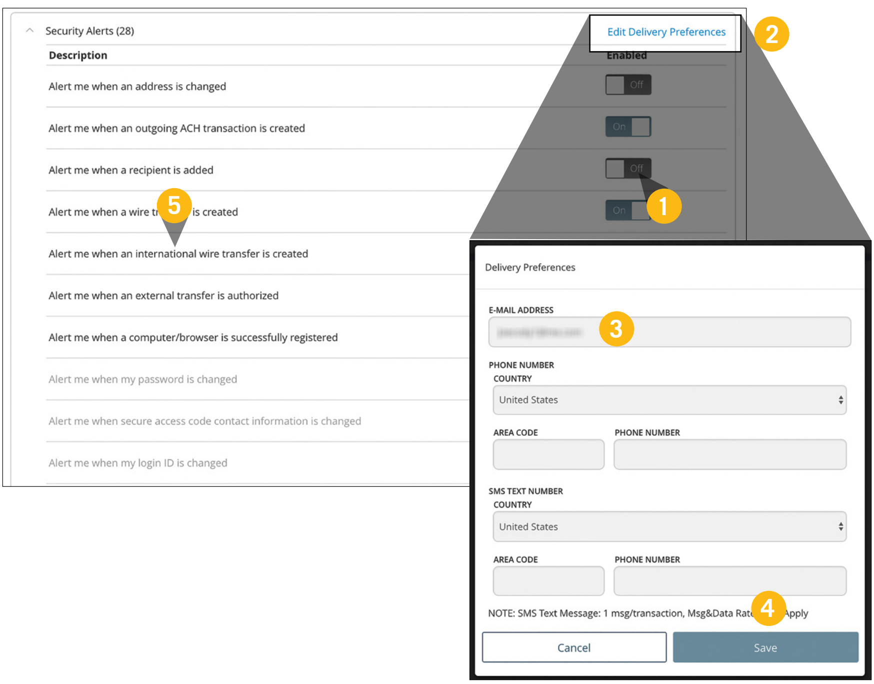
4. To view or change details of an already-existing alert, choose the **Edit** link on the right side of the one that you would like to edit. Be sure to click **Save** after you change any alert details.

ADMINISTRATION

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:



ADMINISTRATION

Security Alerts

In the **Administration** 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.

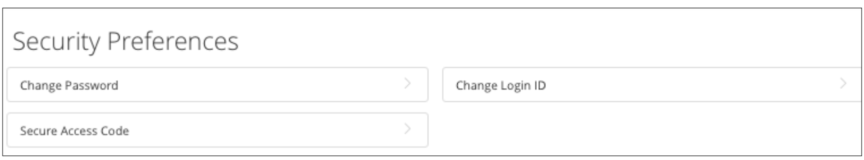
ADMINISTRATION

Security Settings

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

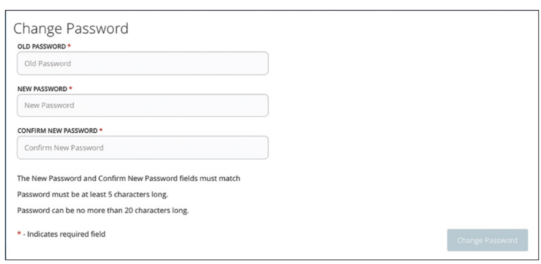
TO SET UP OR CHANGE YOUR SECURITY PREFERENCES:

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



PASSWORD

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



LOGIN ID

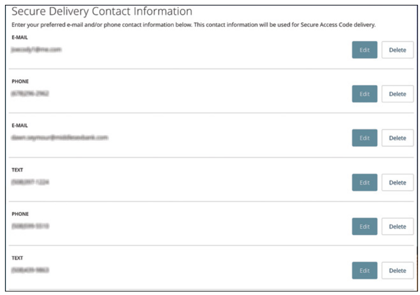
Be sure to create a login that you will remember but is not too recognizable.

ADMINISTRATION

Security Settings

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.



ADMINISTRATION

Users Overview

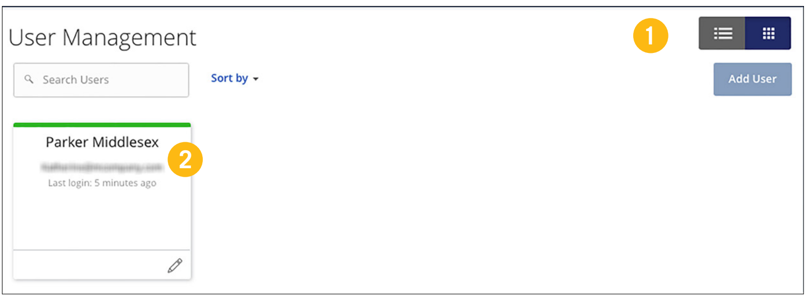
Depending on your number of employees, owners and company policies, Business Online Banking lets you set up multiple users with different responsibilities. After establishing a company policy with your accountant or financial advisor, new users can be created with their own unique login IDs and passwords.

Each user is assigned a set of user rights that permits or prevents them from accessing specific accounts. To set up users contact a customer service representative at 1-877-463-6287.

ADMINISTRATION

Manage Users Overview

The User Management page lets you view all your existing users and their contact information in one easy place. From here, you can edit rights and oversee your employees on a day-to-day basis.



In the **Administration** tab, click **User Management**.

1. This page is available in two views: **List** or **Grid**. Toggle between them to find your preference.

2. The following information presents for each user:

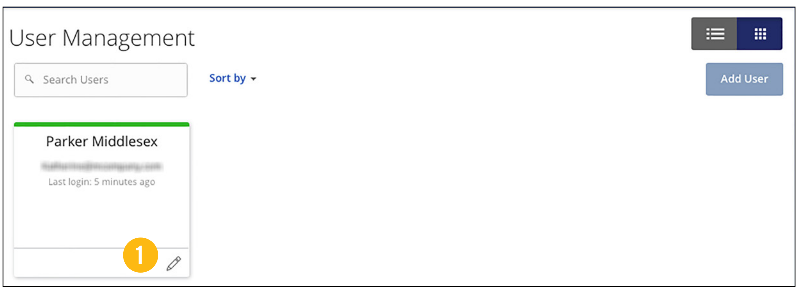
    - Name
    - Email address
    - Last login time

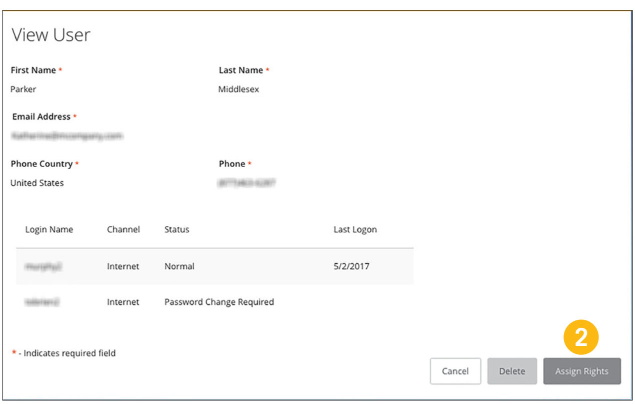
ADMINISTRATION

Editing a User

PART 1 OF 6: SELECT A USER TO EDIT

After your bank has created your new user, you can locate their profile on the User Management page to edit their rights. Each step is critical when establishing user rights, but once complete, you can remain confident in your user's abilities and which actions they have access to.





In the **Administration** tab, click **User Management**.

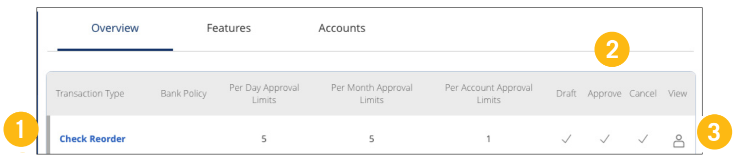
1. Click the icon to edit a specific user.
2. Click the **Assign Rights** button.

ADMINISTRATION

Editing a User

PART 2 OF 6: ESTABLISHING TRANSACTION TYPE RIGHTS

You start editing a user's rights in the Overview tab, which helps you decide which responsibilities and limitations a user should have regarding certain transactions. Here, you can change a user's approval limits and decide which transaction types they can view, draft, approve or cancel.



1. Choose a type of transaction to assign rights for under the Transaction Type column.

2. Choose whether a user can draft, approve, cancel or view a specific transaction by clicking the icons under each column. The ✓ icon allows the user to perform the listed action, while the ⊘ icon disables their rights.

   - **Draft**: Create a transaction or template that needs approval from an authorized user.
   - **Approve**: Send or accept drafted transactions.
   - **Cancel**: Reject a drafted or unprocessed transaction.

3. Click the icon under the View column to change which transaction activity a user can view.

   - Can view only their activity.
   - Can view activity of all users.
   - Cannot view activity of any user.

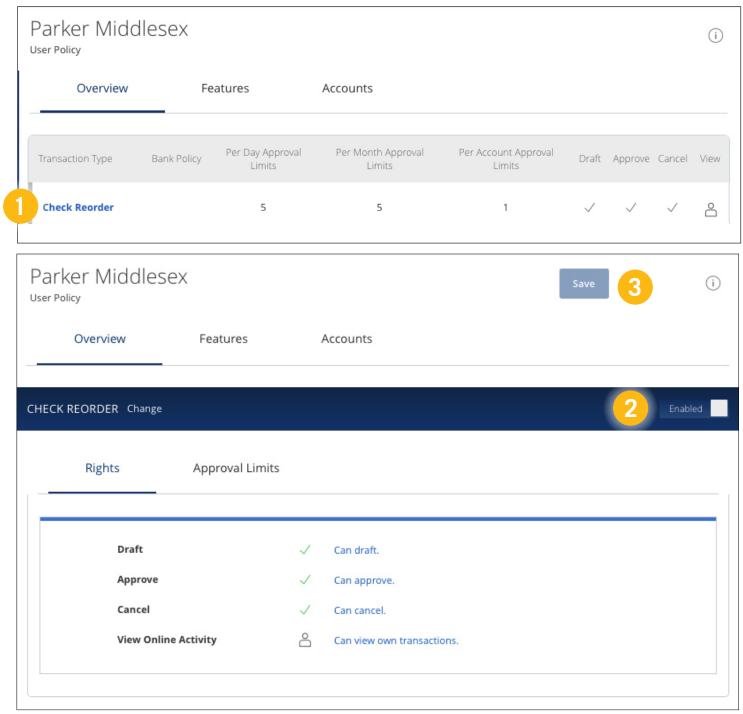
Note: Users must have the icon enabled to approve transactions.

ADMINISTRATION

Editing a User

PART 3 OF 6: DISABLING A TRANSACTION TYPE

If a user should not have access to a certain transaction type, such as payroll or international wires, an authorized user can disable those rights for individual users.



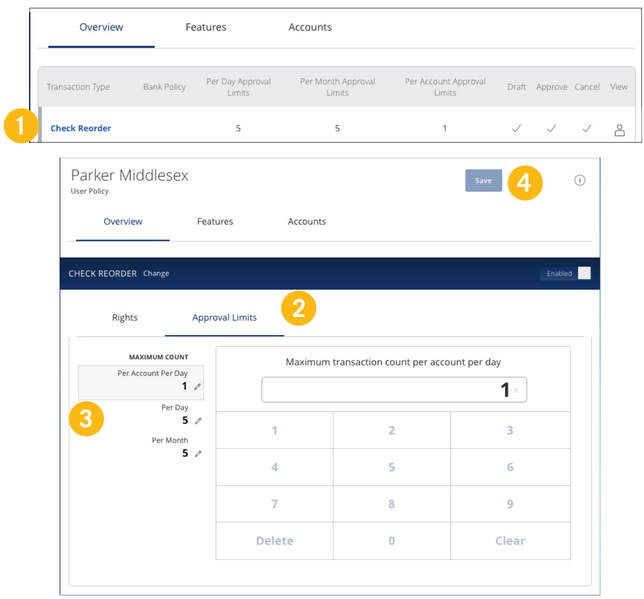
1. Select the transaction type to disable in the Overview tab.
2. Toggle the switch to “**Disabled**” for that specific transaction.
3. Click the **Save** button when you are finished making changes.

ADMINISTRATION

Editing a User

PART 4 OF 6: EDITING APPROVAL LIMITS FOR A TRANSACTION TYPE

To give you peace of mind, a user's approval limits can be adjusted, so you never have to worry about the amount or number of transactions they make. You can set these restrictions for a daily and monthly bases as well as per account.



1. Select a transaction type in the **Overview** tab to edit a user's approval limits.

2. Click the **Approval Limits** tab.

3. Click the icon to edit the maximum amounts a user can approve or draft and the maximum number of transactions a user can perform. Enter the amount or count using the keypad.

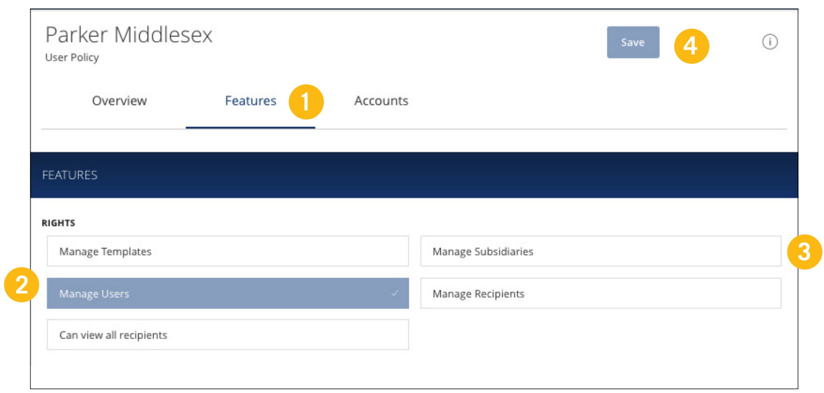
4. Click the **Save** button when you are finished making changes.

ADMINISTRATION

Editing a User

PART 5 OF 6: ESTABLISHING RIGHTS TO ACCESS FEATURES

When assigning user rights, the Features tab lets you control who can edit templates or manage users, subsidiaries or recipients. Depending on their User Policy or job roles, some users may have different responsibilities than others.



1. Click the **Features** tab.
2. Enable a feature by clicking on a specific right. Dark boxes with a check mark indicate that the feature is active.
3. Disable a feature by clicking on it to make the box white. This indicates that the feature is inactive.
4. Click **Save** when you are finished making changes.

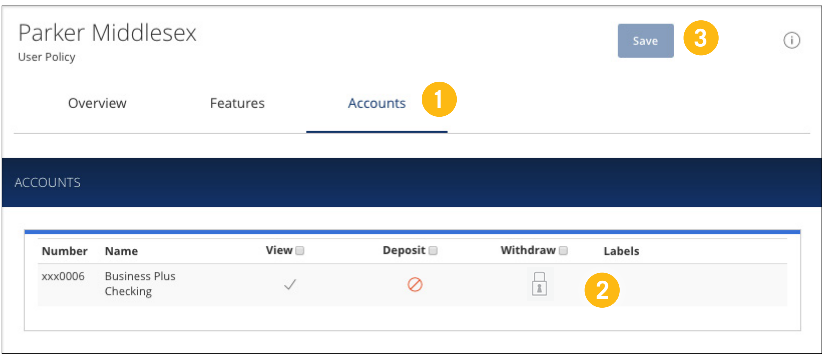
Note: If Manage Users is assigned to a user, they can change their own rights. Be sure to limit which users have this feature.

ADMINISTRATION

Editing a User

PART 6 OF 6: ESTABLISHING RIGHTS TO ACCESS FEATURES

The Accounts tab lets you decide which users have access to perform specific tasks within an account, including viewing the account and transaction histories and making deposits or withdrawals.

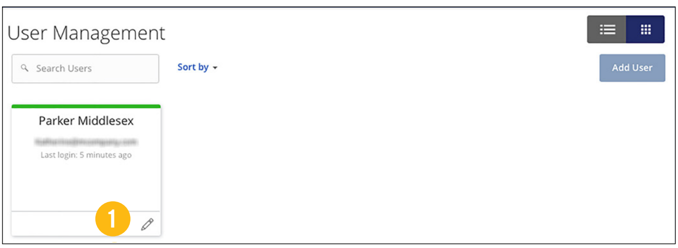


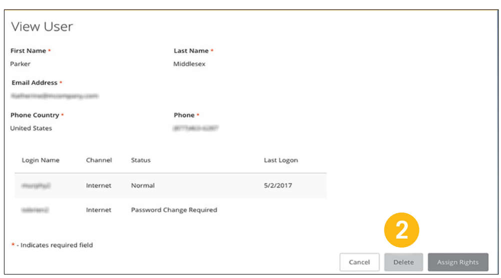
1. Click the **Accounts** tab.
2. Edit a user's ability to view, deposit or withdraw in a specific account.
    - ✓ User right is active.
    - ⊘ User right is disabled.
    - User right is locked and cannot be edited.
3. Click the **Save** button when you are finished making changes.

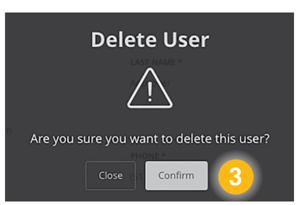
ADMINISTRATION

Deleting a User

If you are assigned the Manage Users right, you have the ability to permanently delete a user that is no longer needed. This deletes their contact information from the User Management page and deactivates their Business Online Banking login ID, but it will not erase the data from an existing payment using that person.







In the **Administration** tab, click **User Management**.

1. Find the user you want to remove and click the icon.
2. Click the **Delete** button.
3. Click the **Confirm** button to permanently remove a user.

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.

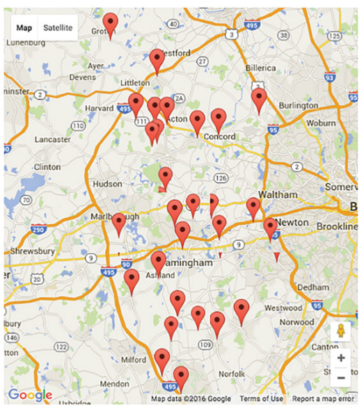
LOCATIONS

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
Framingham Route 9 East
Nobscot
Franklin Village Mall
Groton
Holliston
Hopkinton
Littleton
Maynard Nason Street
Maynard Powder Mill
Medfield
Medway
Millis
Natick
Needham
Sherborn
Southborough
Sudbury
Wayland Center
Wayland
Wellesley
Westford



2016 Branch Holiday Schedule

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 Citgo and Market
21 South Main Street, Sherborn

Middlesex Savings Bank ATM
140 South Main Street, Milford
> 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, Framingham

Middlesex Savings Bank