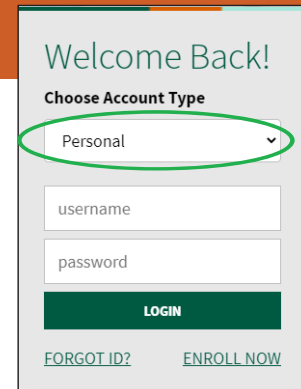


Personal Online Banking

LOGGING IN FOR THE FIRST TIME

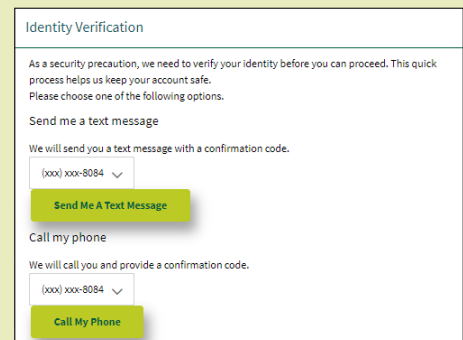
1. Go to www.MidWestOne.bank and choose 'Personal' as your account type in the drop down menu of the Online Banking login area.



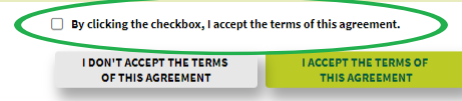
2. Enter your current Username and Password, then click Login

3. Additional verification will be presented. You can choose from these options:

- **Call my phone:** You will receive an automated phone call and a confirmation code.
- **Send me a text message:** Your mobile device will receive an SMS text message with a confirmation code.
- **Ask me questions:** The system will ask you a few questions based on information about you in public databases.



4. Review the Personal Online Banking Terms & Conditions and click 'I accept'.

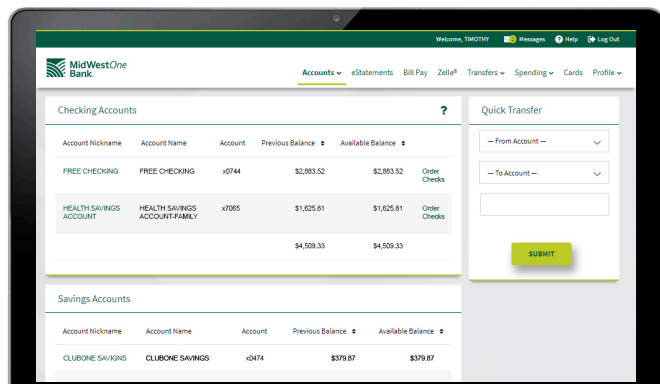


5. Set up your new password.

Your password must be between 9 and 32 characters long. It must contain at least one lowercase letter, one uppercase letter, and one number. More complex passwords are recommended. The following special characters can be used: ~ ` ! @ # \$ % ^ & * () _ - + = { } [] | \ ? . " ' < > , . / and space.

6. View your accounts.

If you have any questions or need assistance logging in for the first time, please contact our Service Center at 800.247.4418.



Checking Accounts				
Account Nickname	Account Name	Account	Previous Balance	Available Balance
FREE CHECKING	FREE CHECKING	x0744	\$2,883.52	\$2,883.52
HEALTH SAVINGS ACCOUNT	HEALTH SAVINGS ACCOUNT-FAMILY	x7065	\$1,625.91	\$1,625.91
			\$4,509.33	\$4,509.33

Savings Accounts				
Account Nickname	Account Name	Account	Previous Balance	Available Balance
CLUBONE SAVINGS	CLUBONE SAVINGS	x0474	\$379.87	\$379.87

