

Mountain West Bank Internet Banking



















New Customer Quick Start Guide

User Login ID:	Initial Temporary Password:
<input type="text"/>	<input type="text"/>

Find us on the Internet at: www.mtnwestbank.com

Quick Start - Table of Contents

 Welcome	3
<u>Key Internet Banking Concepts</u>	
 Single Site Access	3
 It's Safe & Secure	3
 Real Time View Of Transactions	4
 Bill Pay	4
 Special Features For Business	4
 Data Download Options	4
 Logging In	5
 Account Summary & Detail	7
 Electronic Statements	9
 Customizing Your Settings	9
 Bill Pay Setup	10
 Transfers	11
 Business Features	11
 Mobile Banking	12
 Contact Us	14

New Customer Quick Start Guide Disclaimer

The concepts, strategies, and procedures outlined in this guide can change without notice and may not be applicable to all readers. The content herein is not warranted to offer a particular result or benefit. Neither the author / publisher nor Mountain West Bank is liable for any damages that result from using 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!



This guide is designed to introduce you, our valued customer, to Mountain West Banks' online banking services. We are pleased to offer you "Internet Banking Excellence", the best online banking features available. As you get started on our website, we are confident that you will find that these features and tools will become a great asset to you in managing and tracking your finances and accounts. It is the perfect merger of convenience and flexibility all delivered in a simple, elegant interface.

Welcome and thank you for choosing Mountain West Bank.

Key Internet Banking Concepts



Single Site Access: This site supports Mountain West Bank covering Helena, Great Falls, Bozeman, Missoula, Kalispell and Whitefish. One single Internet banking login window supports all of our customers. The login window is located in the upper left corner of the homepage.




It's Safe & Secure: We are serious about protecting your identity and personal information. We have implemented top security features including:

Multi-Factor Authentication (referred to as the On-Guard security system on our site): Multi-Factor Authentication is a security feature that banks use to require a second form of customer identification as you login. A user must enter a password to access their accounts as one form of ID. If the login is being attempted from a computer system that the customer normally doesn't use, then the On-Guard system will prompt you to answer a challenge question as a second form of identification. You will answer the challenge questions during initial account setup process. If the question is not answered properly, then the account will be temporarily locked. A Mountain West Bank New Accounts representative can unlock the account.

128 bit SSL Encryption Of All Traffic: Using an industry standard called SSL (Security Socket Layer) with 128-bit encryption, online banking keeps your transactions and accounts safe, secure, and protected from unauthorized access. This prevents anyone from "eavesdropping" on your data as it travels between your computer and ours.


Advanced Firewall Systems: We employ the latest security tools to protect your data on all of our computers and servers- especially those used in Internet Banking. Behind the scenes, as your information travels over the Internet and reaches our systems, it goes through numerous protective safeguards known as firewalls, which are special computers that act like security guards for internet traffic.


Other Security Features: Detail logs are also available to help you verify what has happened with your account online. We are also pleased to offer self created login IDs so that users are not required to use their social security numbers to log in.


 **Real Time View Of Transactions:** One of the great features of our Internet Banking system is the ability to see your account transactions / detail in a “Real Time” view. As items and transactions are posted to your account throughout the day, they will be immediately viewable in the Internet banking system. This feature also requires that we display two different balances for your account - an “Available” account balance and a “Current” account balance.

The **Current Balance** (ledger/book balance) represents the actual dollars in your account at the time that your account is being accessed. Items such as uncleared checks, checks you have written but have not yet reached the bank for payment, will create differences between the bank’s current balance and your check register.

The **Available Balance** represents your current balance (ledger/book balance) plus attached lines of credit, attached savings or money market accounts and/or Overdraft Privilege funds that are included on the account.

 **Bill Pay:** As you complete the initial sign on and user setup process, you will have the option to automatically enroll in our free Bill Pay service. Bill Pay is integrated into our Internet banking system and does not require a separate login and password. It is provided by Metavante Corporation and considered to be one of the top Bill Pay services available. In addition to the free service we also offer additional upgraded services. The default free Bill Pay service includes no monthly fee and 15 free transactions per month. All transactions over 15 include a stamp charge, which is currently 39¢. Customers can also upgrade their Bill Pay service to Peak Bill Pay or Peak Bill Pay for Business. These products offer a comprehensive online service to convert and present all bills, including those that come through the US Mail system, into an electronic format. Contact a New Accounts representative for more details.

 **Special Features For Businesses:** Our Internet Banking system is designed to provide services for both consumer and business customers. To gain access to the additional business features on our website, business customers must be configured / setup for our basic business product. The basic product and services are free and this configuration is normally completed when your account is setup. One of the great features of the free basic business product is the ability to setup users and user access levels to various accounts. This allows you, as a business owner, to assign different levels of account access for employees who perform accounting functions for your business. Additional fee based services are also available including online ACH, wires, business payroll services, and merchant check processing.

 **Data Download Options:** Another great feature of our site is the interface / download capabilities with Microsoft Money and the download and Web Connect interfaces with Quicken and Quickbooks. We support the OFX file formats for both Mac and PC.



Logging In

Go to www.mtnwestbank.com and complete the log in screen. Enter your Login ID and password, both are written on the first page of this guide. Passwords are case sensitive.

Online Banking Login

Login ID

Password

LOGIN

[Watch the Demo](#)

[Forgot ID?](#) | [Password?](#)

Next, you will be prompted to choose a new password. Complete this step by answering each prompt. In changing your password, note passwords must be between 6 and 32 characters and include both letters and numbers. Click 'Continue' when finished.

MOUNTAIN WEST BANK

Please provide a new password.

New Password

Your password has expired or you have recently requested your password to be reset. For security reasons, please change your password.

Please remember to keep a secure record of your log in information and do not share it with anyone.

New Password must

- be minimum of 6 characters in length.
- contain at least one numeric character.
- contain at least one alpha character.

Current Password:

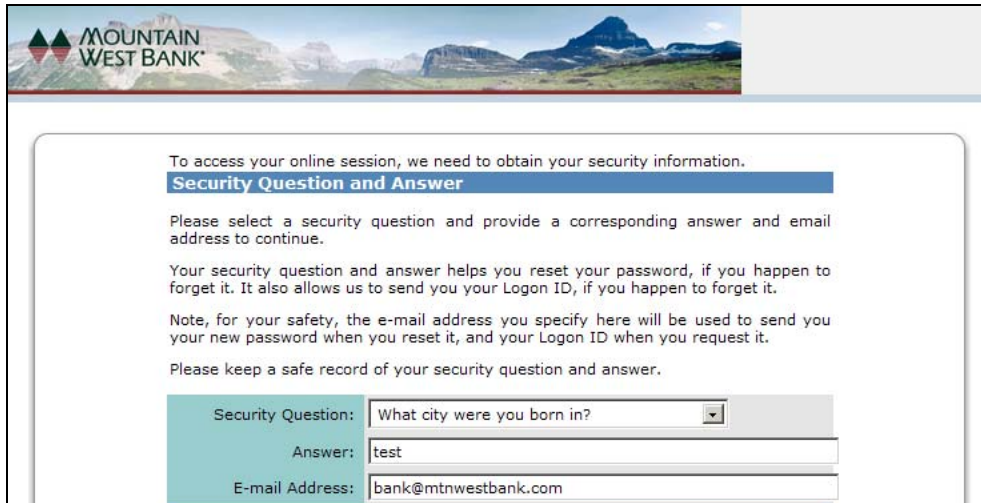
New Password:

Confirm New Password:

[Continue](#) [Cancel](#)

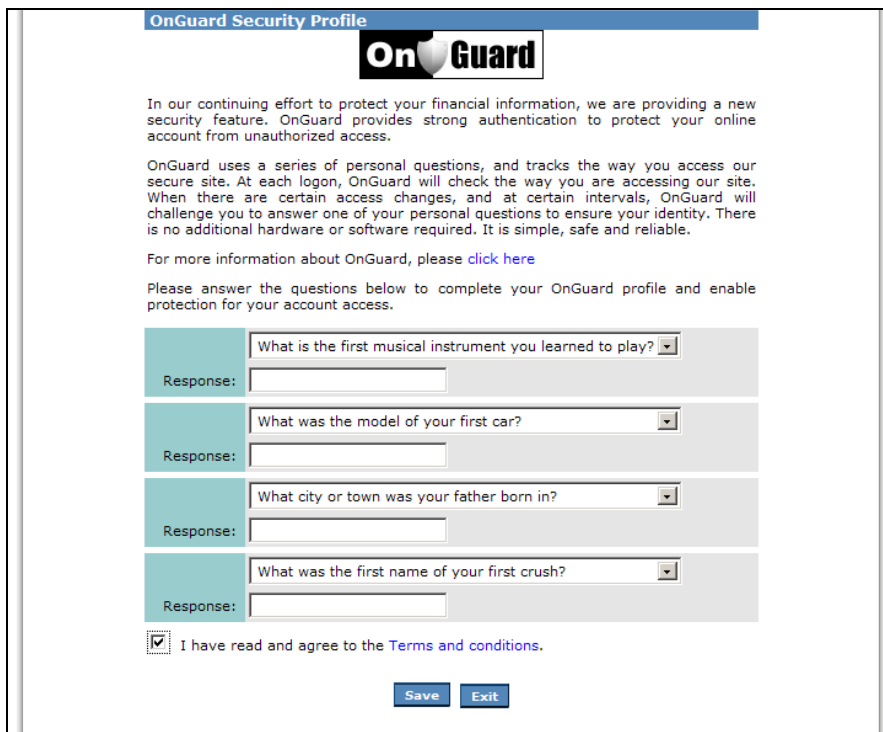
Select one of the 7 security challenge questions and answer in the field provided. This question / answer allows you to recover your password or Login ID should you ever forget them.

Next, enter your email address. This is a required field.



The screenshot shows the Mountain West Bank logo at the top left. The main heading is "Security Question and Answer". Below the heading, there is explanatory text: "To access your online session, we need to obtain your security information." followed by "Please select a security question and provide a corresponding answer and email address to continue." and "Your security question and answer helps you reset your password, if you happen to forget it. It also allows us to send you your Logon ID, if you happen to forget it." A note states: "Note, for your safety, the e-mail address you specify here will be used to send you your new password when you reset it, and your Logon ID when you request it." Below this, it says "Please keep a safe record of your security question and answer." The form fields are: "Security Question:" with a dropdown menu showing "What city were you born in?", "Answer:" with a text input field containing "test", and "E-mail Address:" with a text input field containing "bank@mtwestbank.com".

Finally, select and answer four different On-Guard Multi-Factor Authentication challenge questions. To select different questions, click on the down arrow to the right of each question. Answers are case-sensitive. These questions / answers protect your account from identity theft. Review the Terms and Conditions and check the box to agree. Finally, click Save.




The screenshot shows the "OnGuard Security Profile" heading and the OnGuard logo. The text explains: "In our continuing effort to protect your financial information, we are providing a new security feature. OnGuard provides strong authentication to protect your online account from unauthorized access." It further states: "OnGuard uses a series of personal questions, and tracks the way you access our secure site. At each logon, OnGuard will check the way you are accessing our site. When there are certain access changes, and at certain intervals, OnGuard will challenge you to answer one of your personal questions to ensure your identity. There is no additional hardware or software required. It is simple, safe and reliable." A link is provided: "For more information about OnGuard, please [click here](#)". The instructions are: "Please answer the questions below to complete your OnGuard profile and enable protection for your account access." The form contains four questions, each with a dropdown menu and a "Response:" text input field: "What is the first musical instrument you learned to play?", "What was the model of your first car?", "What city or town was your father born in?", and "What was the first name of your first crush?". At the bottom, there is a checkbox labeled "I have read and agree to the [Terms and conditions](#)." and two buttons: "Save" and "Exit".



Account Summary & Detail

After you have logged on and completed your security setup, the system displays your *Account Summary* screen. This view displays your account details including nicknames, effective dates and balances for each account.



Last Login: 1/7/2011 2:33:35 PM
Last Failed Attempt: 1/4/2011 2:36:32 PM

You have 0 unread messages

Accounts Summary

Total Deposits: \$1,161.73
Total Loans: \$23,999.93
Net: -\$22,838.20

DEPOSIT ACCOUNTS

Nickname	As of Date	Current Balance	Available Balance	
Checking -	01/07/2011	\$281.63	\$981.63	Details
Savings -	01/07/2011	\$880.10	\$880.10	Details
		\$1,161.73	\$1,861.73	

LOAN ACCOUNTS

Nickname	As of Date	Current Balance	Available Balance	Next Payment Amount	Payment Due Date	
C-Debt Consolid -	01/07/2011	\$8,373.31	\$0.00	\$227.02	01/08/2011	Details
C-Used Veh Purc -	01/07/2011	\$15,626.62	\$0.00	\$309.83	01/25/2011	Details
		\$23,999.93	\$0.00			

Click on the *Nickname* or *Details* from the *Account Summary* screen, the system will respond by displaying additional account information.

MOUNTAIN WEST BANK

Last Login: 1/7/2011 2:33:35 PM
Last Failed Attempt: 1/4/2011 2:36:32 PM

Accounts
Transfers
Bill Pay
Services & Prefs
User Maintenance
Wires
Positive Pay
ACH
Help
Logout

Checking -

Account Details

Nickname: Checking -
Current Balance: \$281.63
Available Balance: \$981.63

[More Details](#) [Printer Friendly Page](#)

Search Criteria

From: 01/06/2011 To: 1/7/2011 All Transactions Amount:
 Start Check #: End Check #: (optional)

-- OR --

Transaction History

Date	Check Number	Transaction Type	Description	Debit	Credit
01/07/2011		DEPOSIT	0 1010 01/07/11 10:03		\$283.00
01/07/2011	9999	WITHDRAWAL	BORDERS.COM 800-770-7811 MI US	\$3.91	
01/07/2011	9999	WITHDRAWAL	APL*ITUNES 866-712-7753 CA US	\$0.00	
01/06/2011		DEBIT CARD POS	EXXONMOBIL	\$20.00	
01/06/2011		CHECK		\$10.77	
01/06/2011		INTERNET TRANSFER	Internet Transfer		\$1.00
01/06/2011		TELEBANK TRANSFER	VoiceAccess Trf		\$20.00

1-7 of 7 Transactions

With online check imaging, displaying checks is easy. You simply click on the check number you wish to view and your image will display. Research is also simplified, as you have the option to search via date span, check numbers, or transaction type. Specify your search criteria and click the search button to display your selection.

Checking -

Account Details

Nickname: Checking -
Current Balance: \$281.63
Available Balance: \$981.63

[More Details](#) [Printer Friendly Page](#)

Search Criteria

From: 12/28/2010 To: 01/04/2011 All Transactions Amount:
 Start Check #: End Check #:

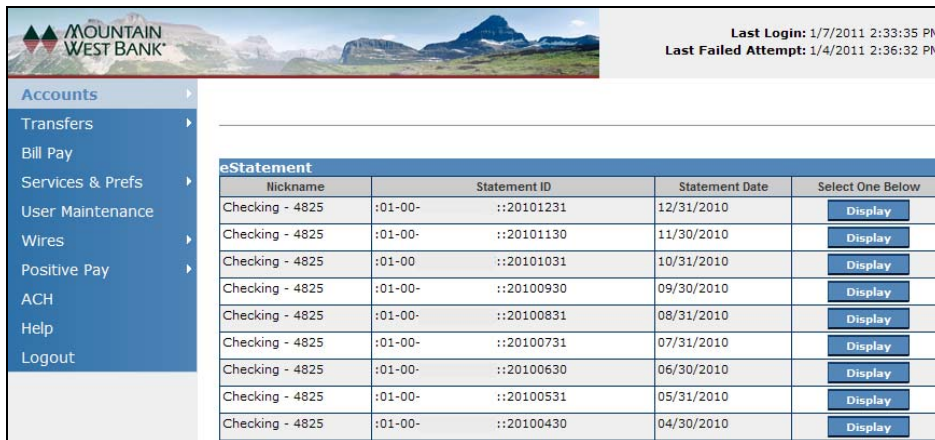
All Transactions
Deposits only
Withdrawals only
Checks only
ATM/POS transactions only
ACH transactions only



eStatements

View your statements online! From your Account menu, click on the *eStatements* button to view your most recent statement.

With our *Go Paperless* option, you can choose to stop receiving paper statements. Select the accounts you no longer wish to receive a monthly statement for, review our *Terms & Conditions*, and click Submit when finished. It's that easy!



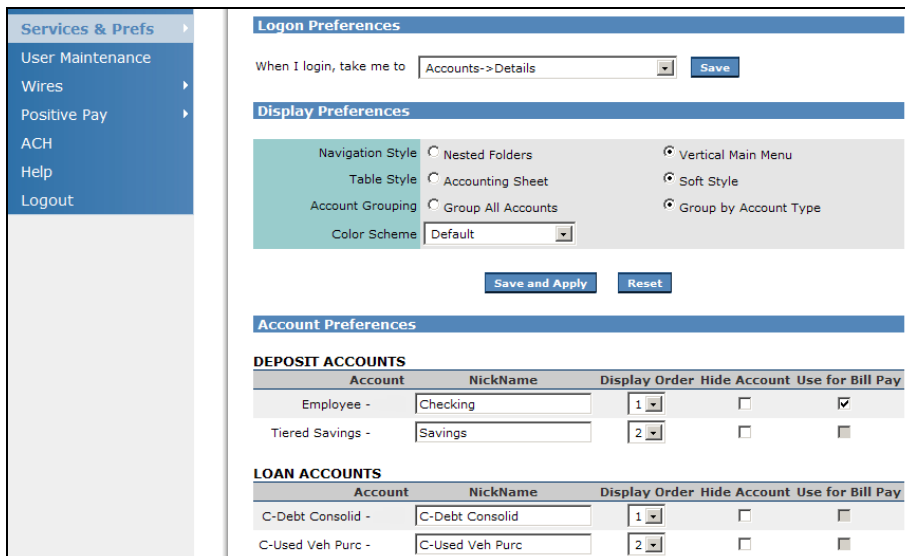
The screenshot shows the Mountain West Bank website interface. At the top left is the bank's logo. On the right, it displays the user's last login and failed attempt times. A navigation menu on the left includes options like Transfers, Bill Pay, and Services & Prefs. The main content area is titled 'eStatement' and contains a table of recent statements.

Nickname	Statement ID	Statement Date	Select One Below
Checking - 4825	::20101231	12/31/2010	Display
Checking - 4825	::20101130	11/30/2010	Display
Checking - 4825	::20101031	10/31/2010	Display
Checking - 4825	::20100930	09/30/2010	Display
Checking - 4825	::20100831	08/31/2010	Display
Checking - 4825	::20100731	07/31/2010	Display
Checking - 4825	::20100630	06/30/2010	Display
Checking - 4825	::20100531	05/31/2010	Display
Checking - 4825	::20100430	04/30/2010	Display



Customizing Your Settings

Customize your account settings - pick color settings, select a menu style, nick-name accounts, and setup email account notifications. These options are available on the *Services & Prefs* menu under the *Online Preferences* tab.



The screenshot shows the 'Services & Prefs' menu on the left, with 'User Maintenance' selected. The main area is titled 'Logon Preferences' and 'Display Preferences'. Below these are 'Account Preferences' sections for 'DEPOSIT ACCOUNTS' and 'LOAN ACCOUNTS'.

Logon Preferences
When I login, take me to: [Save](#)

Display Preferences

Navigation Style: Nested Folders Vertical Main Menu
 Table Style: Accounting Sheet Soft Style
 Account Grouping: Group All Accounts Group by Account Type
 Color Scheme:

[Save and Apply](#) [Reset](#)

Account Preferences

DEPOSIT ACCOUNTS

Account	NickName	Display Order	Hide Account	Use for Bill Pay
Employee -	<input type="text" value="Checking"/>	<input type="text" value="1"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Tiered Savings -	<input type="text" value="Savings"/>	<input type="text" value="2"/>	<input type="checkbox"/>	<input type="checkbox"/>

LOAN ACCOUNTS

Account	NickName	Display Order	Hide Account	Use for Bill Pay
C-Debt Consolid -	<input type="text" value="C-Debt Consolid"/>	<input type="text" value="1"/>	<input type="checkbox"/>	<input type="checkbox"/>
C-Used Veh Purc -	<input type="text" value="C-Used Veh Purc"/>	<input type="text" value="2"/>	<input type="checkbox"/>	<input type="checkbox"/>



Bill Pay Setup

Complete the Bill Pay setup by clicking on the Bill Pay menu option. Agree to the Terms and Conditions and complete the personal information screen. Finish the setup by selecting a Funding Account and setting up Payees. The Funding Account verification will take several hours after which you will be notified by email. Once you've been approved, select a payee, key in the dollar amount, select a date for the payment to be made, and click Pay.

**Please note: Bill Pay opens in a new window. If you have a pop up blocker enabled, you will need to disable it for our website, so that the window will open properly.

The screenshot shows the Mountain West Bank 'Make Payments' page. On the left is a navigation menu with categories: Bills & Payments (Make Payments, Expedited Payment, Messages), Payment Records (View Reports, Search Records, Manage Categories), Funding Accounts (Funding Account List), and Administration (Personal Profile, Contact Client Services, Help). The main content area is titled 'Make Payments' and includes a search bar for payees, a table of existing payees (Chase Card and Catherines), and a 'Pending Payments' section. The 'Pending Payments' section shows a table with columns 'Send', 'Pay To', and 'Amount', and a note that 'No payments are pending.' Below this is a 'Last 5 Processed Payments' section with a table showing payment history.

After the initial Bill Pay set up is complete, if you would like to add additional funding accounts to Bill Pay, you can do so by accessing the Services and Preferences menu on the main Internet Banking screen. Click the Online Preferences menu option. In the Deposit Accounts section, on the right hand side is a check box to select additional funding accounts. Savings, Money Market and HSA accounts are not applicable as funding accounts.

The screenshot shows the Mountain West Bank 'Online Preferences' page. The left navigation menu is expanded to 'Services & Prefs', which includes options like Messages, Change Logon Id, Change Password, Online Preferences (highlighted), Security Info, Reports, Account Grouping, and Color Scheme. The main content area shows settings for 'Online Preferences' and a section for 'Account Preferences'. Under 'DEPOSIT ACCOUNTS', there is a table with columns: Account, NickName, Display Order, Hide Account, and Use for Bill Pay. The table lists two accounts: 4825 (Checking) and 3993 (Savings). The 'Use for Bill Pay' checkbox is checked for the 4825 account and unchecked for the 3993 account.

Account	NickName	Display Order	Hide Account	Use for Bill Pay
4825	Checking	1	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3993	Savings	2	<input type="checkbox"/>	<input type="checkbox"/>



Transfers

Move money between your Mountain West Bank accounts by using the Transfer feature. You can setup a single one time transfer or create a recurring transfer. Select *Transfer* from the menu to begin.

MOUNTAIN WEST BANK Last Login: 1/12/2011 2:08
Last Failed Attempt: 1/4/2011 2:36

Accounts
Transfers
 Bill Pay
 Services & Prefs
 User Maintenance
 Wires
 Positive Pay
 ACH
 Help
 Logout

New Transfer

From: Savings - [\$980.10]
 To: Checking - [\$815.26]
 Amount: 50.00
 Type: Immediate

Would you like to transfer to an external account at another Financial Institution?

Submit Transfer Reset Unapproved Transfers



Business Features

For Business customers that have selected and are configured with the Basic Business account setup, additional account security options will be available. These features allow you to configure users and account access security levels.

MOUNTAIN WEST BANK Last Login: 1/12/2011 2:08:49 PM
Last Failed Attempt: 1/4/2011 2:36:32 PM

Accounts
 Transfers
 Bill Pay
 Services & Prefs
User Maintenance
 Wires
 Positive Pay
 ACH
 Help

SubUser Administration

	Name	LoginId	Select Below to Set Entitlements.
<input type="checkbox"/>	Minnie Mouse	minnie1976	Banking Transfer ACH Wires

Select All Clear All Delete Add SubUser

The following additional Internet based Business products are also available from Mountain West Bank:

- Online ACH Processing - Process Automated Clearing House transactions over the Internet. Safe, secure, and convenient.
- Online Wires - Complete wire transfer services.
- Business Payroll Service - Small business payroll processing.
- Positive Pay - Check review and processing services.
- Merchant Capture Check Processing - Scan and transfer checks through this new automated service.

Please contact a Mountain West Bank New Accounts representative for fees and additional information on these services.



Mobile Banking

With Mobile Banking from Mountain West Bank, you can simply and securely access your account from your cell phone or mobile device (smart phone). This service is available to all Mountain West Bank Internet banking customers and is free* of charge.

To log in and use the Mobile Banking or SMS text messaging service you must first be a Mountain West Bank Internet banking customer and own a cell phone with Internet service or SMS text messaging service.

Internet Enabled Phones - If you have an Internet enabled cell phone / smart phone you can access your account balance and transaction information, pay your bills, transfer funds and find nearby ATMs or bank locations. To access the system, please follow these steps:

1. From your phone's web browser go to mobile.mtnwestbank.com or www.mtnwestbank.com.
2. Navigate to the "Sign On" tab and click.
3. Enter your Mountain West Bank Internet Banking Login ID.
4. Next enter your Internet Banking password.
5. You should now be prompted to answer one of your Internet Banking On-Guard security questions.

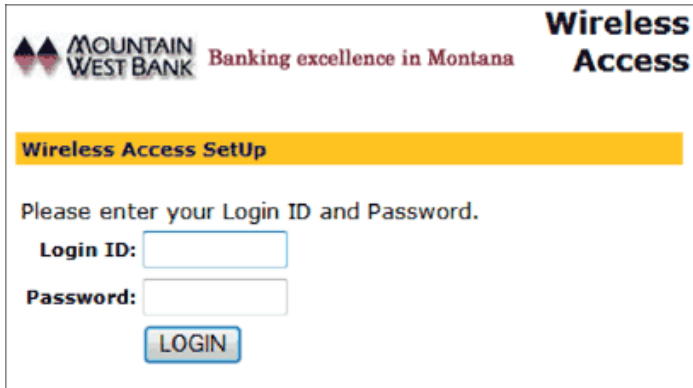
If you have difficulties with your password or security question please contact a Mountain West Bank New Accounts representative at your home branch or call 1-800-775-1889 for assistance.

Text Messaging Phones - If you have SMS text message service on your cell phone / smart phone you can check your account balances and recent transactions via secure text messaging.

To use this service you must first register your cell phone. To do this, access the Mobile Banking page on our website, www.mtnwestbank.com and select Internet Banking\Telebank from the main menu, then click on the Mobile Banking link from the fly-out menu. Click on the [Login to SMS text service management page](#) link in the upper right hand corner.

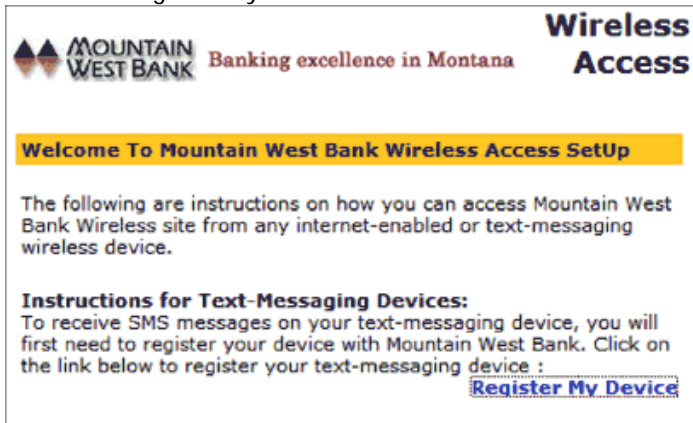
Complete the registration prompts as follows:

1. Log in to the Wireless Access system by entering your MWB Internet Banking Login ID and Password.



The screenshot shows the Mountain West Bank logo and tagline "Banking excellence in Montana" on the left, and "Wireless Access" on the right. Below this is a yellow header bar with the text "Wireless Access SetUp". The main content area contains the instruction "Please enter your Login ID and Password." followed by two input fields: "Login ID:" and "Password:". Below the password field is a blue "LOGIN" button.

2. Select 'Register My Device'.



The screenshot shows the Mountain West Bank logo and tagline "Banking excellence in Montana" on the left, and "Wireless Access" on the right. Below this is a yellow header bar with the text "Welcome To Mountain West Bank Wireless Access SetUp". The main content area contains the text "The following are instructions on how you can access Mountain West Bank Wireless site from any internet-enabled or text-messaging wireless device." followed by the heading "Instructions for Text-Messaging Devices:". Below this is the text "To receive SMS messages on your text-messaging device, you will first need to register your device with Mountain West Bank. Click on the link below to register your text-messaging device :". At the bottom right of the text is a blue link labeled "Register My Device".

3. Complete the remaining prompts and select a 4 digit pin.

Once your cell phone has been registered use the following number 866-401-4235 to access the system and generate a text message with your account information. Please note that wireless text message preferences can be managed, changed, or disabled through the SMS registration web page (link above).

*Web access is needed to use the full Mobile Banking product. Check with your cell phone / mobile device service provider for details on specific internet fees and charges. SMS text message service is required for the text message version of Mobile Banking. Check with your cell phone / mobile device service provider for details on specific SMS text service and message charges.

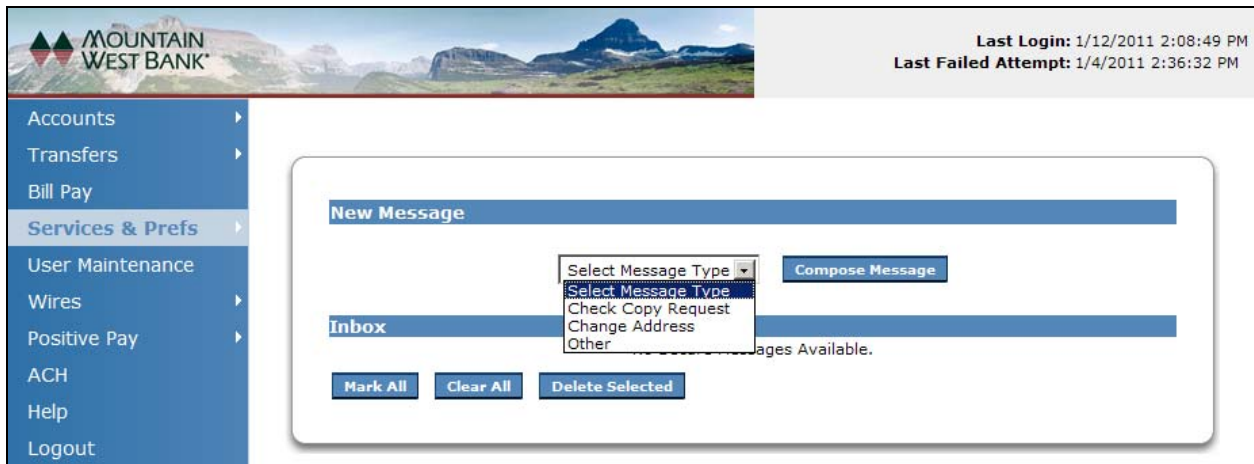


Contact Us

There are several different methods of customer support that are available to you should you have questions or need assistance. You can create an online request by clicking on the *You Have Messages* option in the top menu bar.



Select a message template, compose your message and click Send Message when finished.



Additionally, you may contact a Mountain West Bank Customer Service representative at your local branch or the Mountain West Bank Information Technology department at 1-800-775-1889.