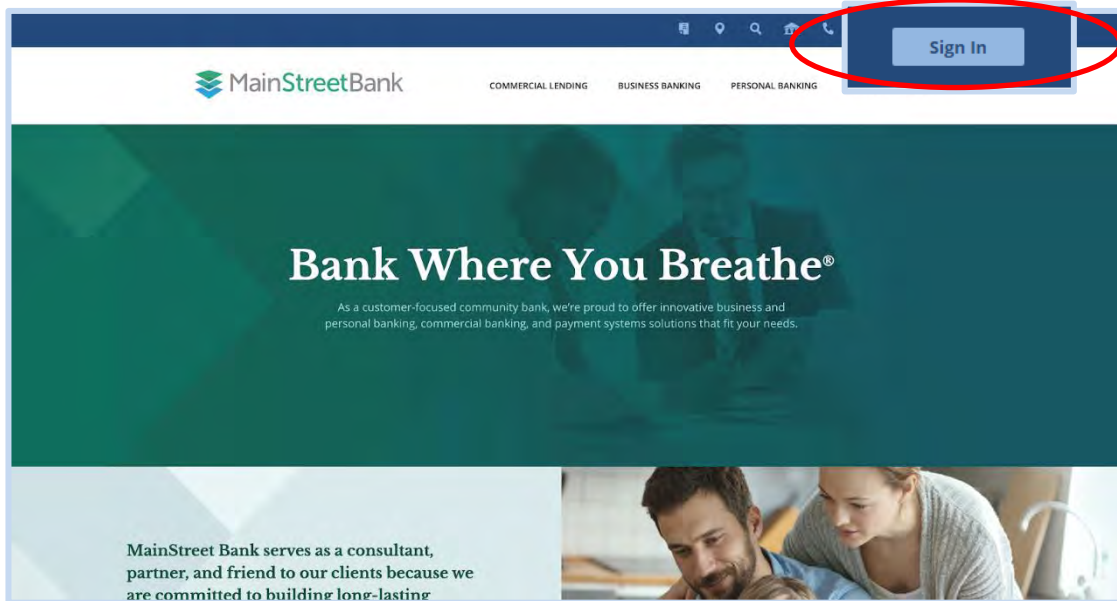




HOW TO NAVIGATE MSTREETBANK.COM

Step 1 Login to Online Banking or MainStreet Connect

The Sign In button has been relocated to the upper right corner of the Navigation.

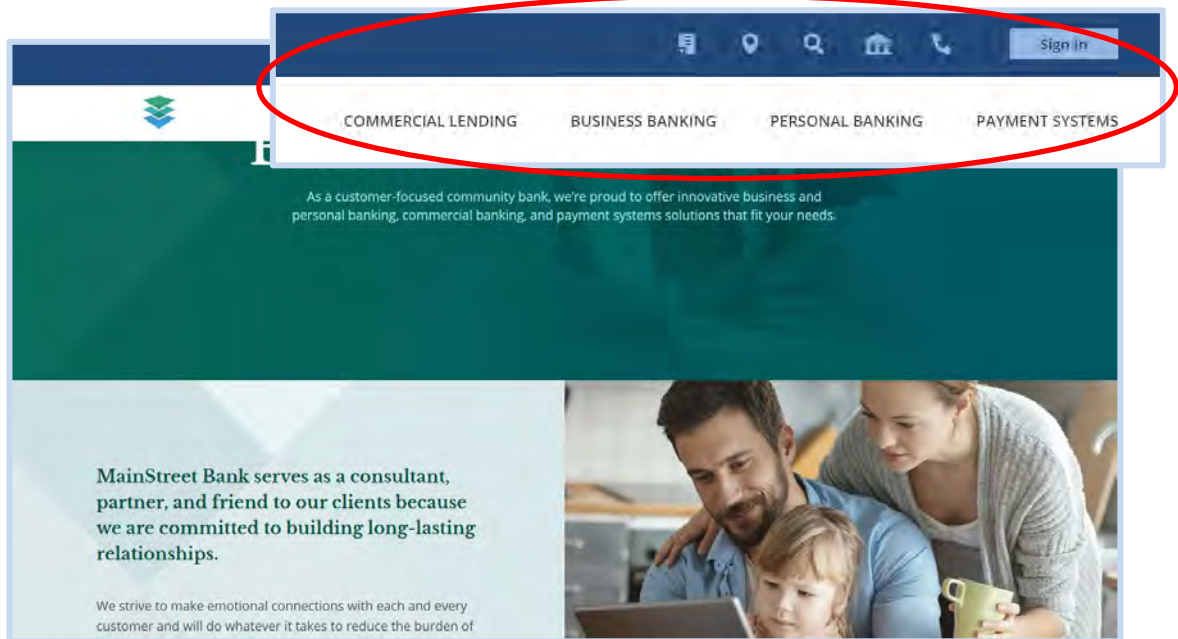


- Click *Sign In* and an Online Banking Login pop up box will appear.
- Enter your NetTeller Internet Banking ID to go to access your accounts, online services, and view transaction history.
- If you have a direct login for MainStreet Connect, click the hyperlink to be taken to the MainStreet Connect Portal.

A screenshot of the "Online Banking Login" pop-up box. It has a title "Online Banking Login" and a subtitle "Access accounts, online services, and view transaction history." Below this is a text input field labeled "NetTeller Internet Banking ID" and a blue "Submit" button. At the bottom, there is a link that says "If you have a direct login for MainStreet Connect for remote deposit check scanning only. [Click here](#)". A red arrow points from the third bullet point in the list above to the "Click here" link. There is also a red arrow pointing from the "Submit" button to the "NetTeller Internet Banking ID" field.

Step 2 Browse our Updated Navigation

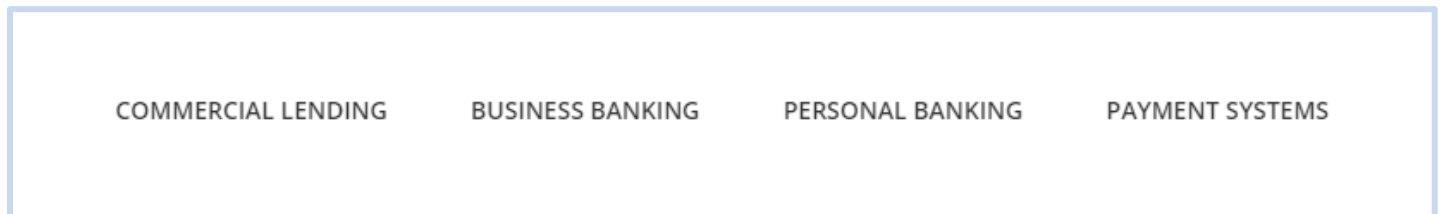
We have added a persistent navigation to let you know where you are, where you've been and where you are going.



- As you scroll, the Navigation stays with you.
- Top Navigation includes:
 - Resources; Find Us; Search; Investor Relations; Quick Call; Sign In

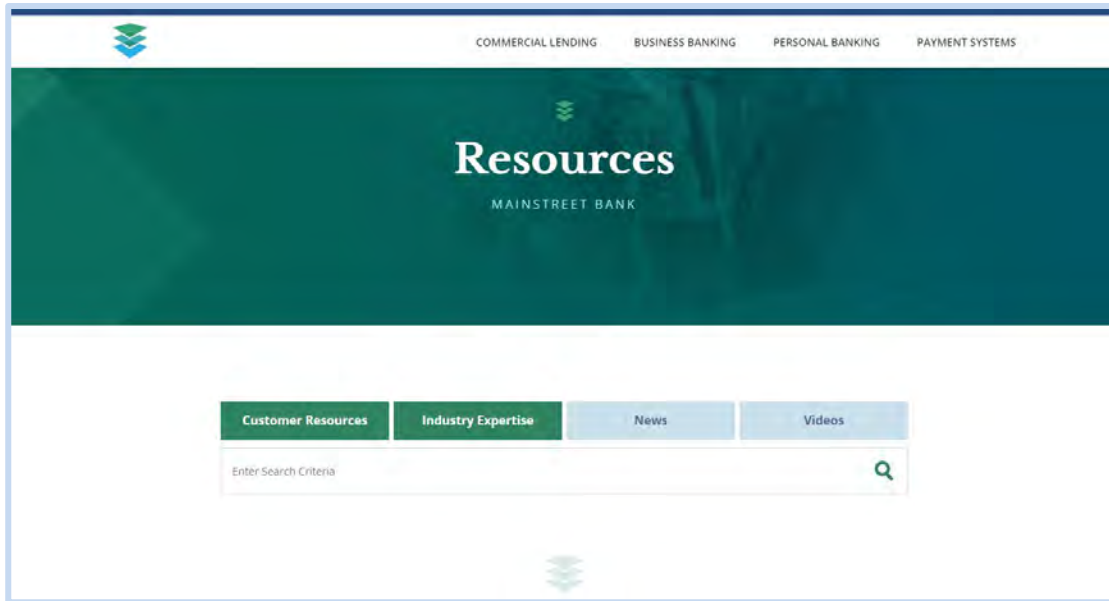


- Main Navigation includes:
 - Commercial Lending; Business Banking; Personal Banking; Payment Systems



Step 3 Search our Resource Center

We have expanded our self-service options to include how-to guides and industry articles.



- Click on the Resources Icon in the top navigation.
- If you know what you're looking for, type a keyword into the search bar and matching resources will populate.
- If you don't know what you're looking for, you can filter by resource type and browse what is available.

Cyber Security in Banking

MAINSTREET BANK

The Importance of Cyber Security in Banking: 4 Tips for Businesses & Consumers

Gone are the days when a person's life savings are thought to be "secure" in an ATM or mattress. We safeguard our money in trusted financial institutions and can access the convenience of electronic banking. With the advent of new technology, consumer interest in the intersection of convenience and security. Cybercrime is a rising threat, and financial institutions are targeted.

The importance of cyber security in the banking sector cannot be understated. Explore the strategic roadmap of all financial institutions – and here's how we'll get there.

HOW TO CONFIGURE POSITIVE PAY

When uploading Positive Pay Items via file, an upload format must be established online indicating where to find item details within your file. Required fields include account number, item (check) number, and amount. Recommended fields include payee and issue date. Additional fields for stop payments and voids may also be added.

Step 1 Identify your file layout

This is an example file configuration that includes account number, item number, issue date, amount, and payee. Files should always be saved as CSV. Please note that when you upload a live file, it cannot contain any headers.

Account Number	Item Number	Issue Date	Amount	Payee
123456789	10001	1/1/2020	100.00	John Doe
123456789	10002	1/1/2020	250.00	John Doe
123456789	10003	1/1/2020	500.00	John Doe
123456789	10004	1/1/2020	100.00	John Doe
123456789	10005	1/1/2020	100.00	John Doe

Step 2 Login to NetTeller and access Positive Pay

- Login to NetTeller and click on Cash Manager > ARP > Edit Upload Format
- Select Delimited/Default Delimited

Step 3 Configure your upload format

From your created file, map the fields to their relative columns and click save. Once you have created the upload format, it will not need to be configured again unless your file layout changes.

www.mstreetbank.com | Member FDIC

Step 4 Get to Know our Team

We have added Team Member profiles that make it easy to connect by phone or email and securely upload documents.

MEET THE COMMERCIAL LENDING TEAM

Imagine a commercial lending relationship where your priorities come above all else. Our Commercial Lending Team is here to provide expertise and support whether your business is well established, seasoned, or just starting out. Our team works with you to create a personalized approach that meets your needs and goals.

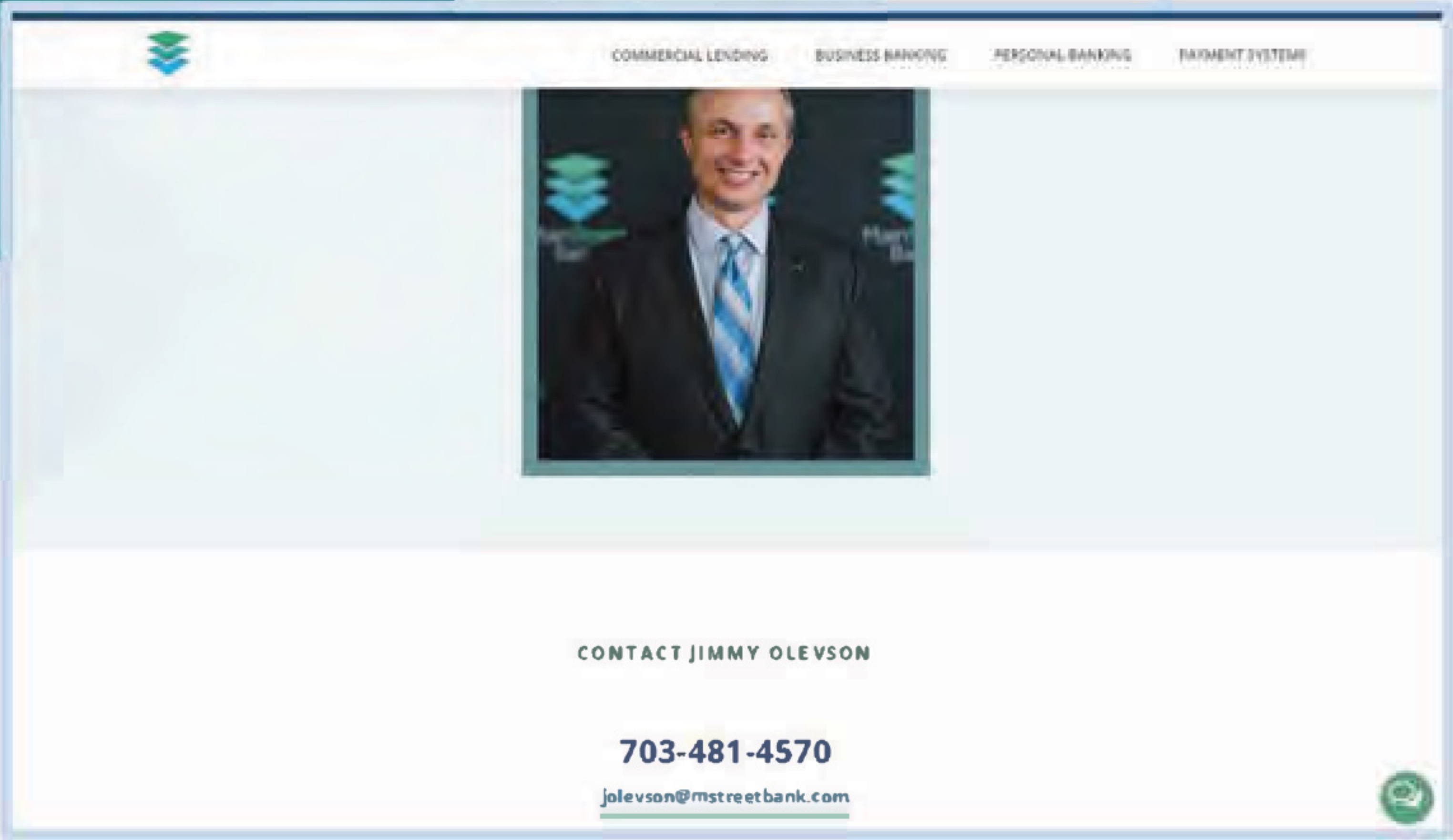



Jimmy Olevson
SVP, Chief Lending Officer

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Our customer's experience encompasses every interaction from the moment they come into contact with us, and it is our job to deliver.

Clients require attention, and by being a community bank we are able to provide access to local decision makers and quick action for an exceptional experience.



UPLOAD FILES SECURELY

We've streamlined the uploading of personal, financial, and otherwise sensitive documents to keep your business moving. Your files will be transferred directly to Jimmy Olevson.

Upload Securely