

How to complete your business application

01 Receive Email

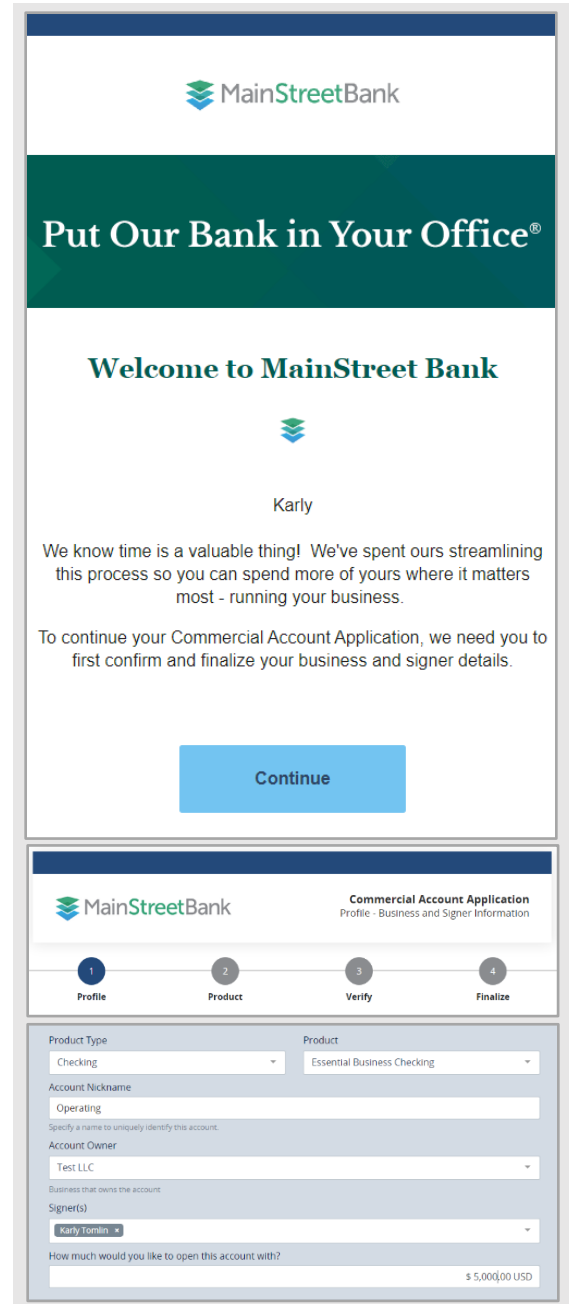
- Once your Business Banker or Relationship Manager initiates a new business account application, you will receive an email from requests@mstreetbank.com
 - **Click Continue**
 - You can also copy and paste the link below the button into your browser.
 - **Verify OTP**
 - Click the button to have a One-Time-Passcode sent to your cell phone.
 - Enter that code into the OTP field and click **Continue**.
 - **Review Your New Account Journey Map**
 - Review the steps needed to finalize your application and ensure you have your information and documentation ready.

02 Verify Your Information

- As the Primary Contact, you are responsible for verifying your Business' information and ensuring all related parties are added.
 - A related party is anyone who will sign on the account, have a debit card, have digital banking access, owns 25% or more of the business, **or** has significant responsibility or authority to control, manage, or direct the business.
 - Each additional signer will receive their own unique link to verify and complete their personal information.

03 Choose Accounts

- You can add, edit, delete any products, services, or security procedures.
 - Select the account type, apply a nickname, and choose which signers should have authority to sign.
 - You may mix and match accounts, owners, and signers as necessary.

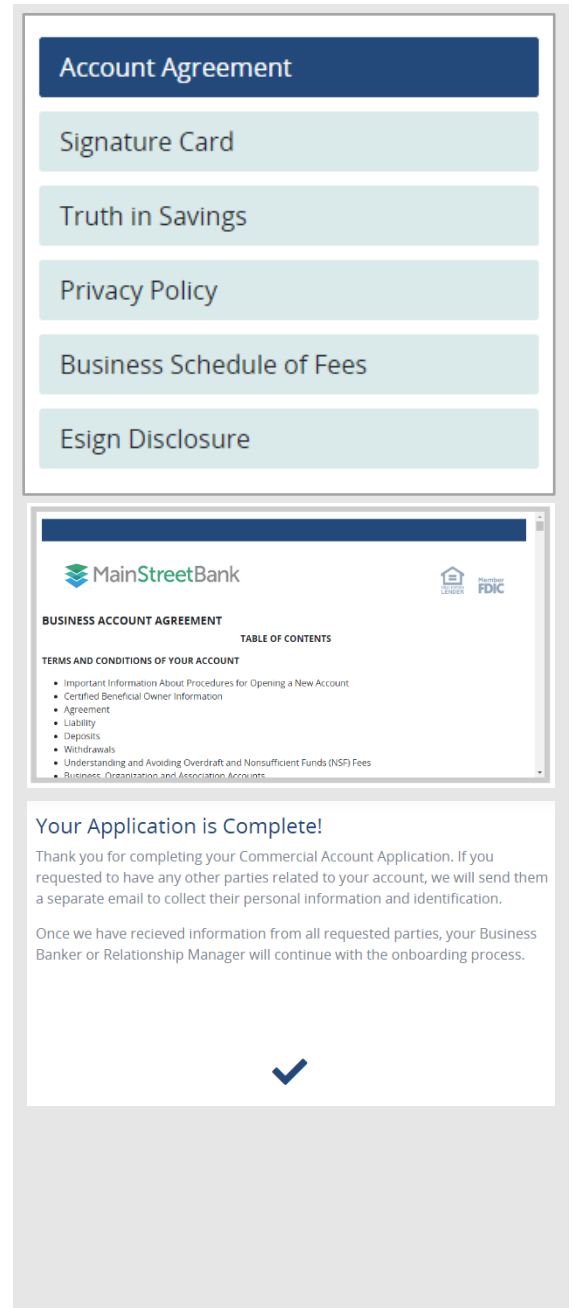


The image shows two screenshots of the MainStreetBank business application process. The top screenshot is a welcome email with the subject "Put Our Bank in Your Office®". It says "Welcome to MainStreet Bank" and is addressed to "Karly". The email text reads: "We know time is a valuable thing! We've spent ours streamlining this process so you can spend more of yours where it matters most - running your business. To continue your Commercial Account Application, we need you to first confirm and finalize your business and signer details." Below the text is a blue "Continue" button.

The bottom screenshot is a "Commercial Account Application" form titled "Profile - Business and Signer Information". It has a progress bar with four steps: 1. Profile, 2. Product, 3. Verify, and 4. Finalize. The "Product" step is currently active. The form fields include: "Product Type" (Checking), "Product" (Essential Business Checking), "Account Nickname" (Operating), "Account Owner" (Test LLC), "Signer(s)" (Karly Tomlin), and "How much would you like to open this account with?" (\$ 5,000.00 USD).

04 Finalize and Sign

- Owner and Signer Documents
 - **Primary Identification**
 - Select your ID type from the dropdown list and enter in the required details.
 - Upload a legible copy unless you have already provided this to your Business Banker or Relationship Manager.
 - **Business Identification**
 - Based on your business type and information, you may need to upload copies of corporate documentation unless you have already provided this to your Business Banker or Relationship Manager.
 - While it is not required, if you choose to provide us with 1 to 3 months of current bank statements, we will be able to perform a detailed analysis of your activity to help ensure we set appropriate limits for your selected services.
- Beneficial Ownership Certification
 - **Owners**
 - Select each Owner that owns 25% or more of the business, and their ownership percentage.
 - **Control Owner**
 - Select one person that has significant responsibility or authority to control, manage, or direct the business.
- Resolution of Powers
 - In most cases, no changes will be made to this section.
 - However, if you require any restrictions of power as outlined in your Operating Agreement or governing documents, you may adjust here.
- Disclosures
 - Read and accept your account disclosures.
 - You can click the disclosure on the left menu and scroll through the document in the right viewing pane.
 - Click the toggle to confirm the disclosures, sign, and click Submit.



The screenshot shows a multi-step review process for a business account agreement. The steps are listed in a vertical menu on the left: Account Agreement, Signature Card, Truth in Savings, Privacy Policy, Business Schedule of Fees, and Esign Disclosure. The 'Account Agreement' step is currently selected and expanded, showing a document preview. The document title is 'BUSINESS ACCOUNT AGREEMENT' and it includes a 'TABLE OF CONTENTS' section with the following items: Important Information About Procedures for Opening a New Account, Certified Beneficial Owner Information, Agreement, Liability, Deposits, Withdrawals, Understanding and Avoiding Overdraft and Nonsufficient Funds (NSF) Fees, and Business, Organization and Association Accounts. Below the document preview, a message reads: 'Your Application is Complete! Thank you for completing your Commercial Account Application. If you requested to have any other parties related to your account, we will send them a separate email to collect their personal information and identification. Once we have received information from all requested parties, your Business Banker or Relationship Manager will continue with the onboarding process.' A large blue checkmark is displayed at the bottom of the message.

Your Application is Complete!