



Mainstreet Community Bank's Navigation Guide

Log In Information

Website: www.bankonmainstreet.com

User Name/Login ID: _____

Initial Password: last four digits of your SSN or EIN

Password Requirements:

- 8-12 characters (alpha & numeric required)
- Special characters allowed + - % ! \$ * ~
- Case sensitive
- Password change required after 180 days
- No password repeat for 12 months
- No consecutive characters

24hr Telephone Banking

866-734-MAIN (6246)

New users to online banking will be prompted to enroll in 2 factor authentication (2FA) at initial sign on. Users that block or delete cookies each time the browser is closed may receive the request for 2FA at each log in. This could also occur if the browser is in private or "incognito mode".

1. On the first screen, you will need to enter your email address and a phone number. This can be a cell or a land line.

A screenshot of a web form titled "Secure your account" with a lock icon. The form explains that two-factor authentication adds security and requires an email and phone number for verification codes. It includes input fields for "Email", "Country" (with a dropdown showing "+ 1" and "US/Canada"), and "Phone". A "Next" button is at the bottom, and a small note states "Message and data rates may apply." The form is set against a background image of a tree.

Secure your account

Two-factor authentication adds another layer of security to make sure only you can sign in. Please provide an email and a phone number that you will have access to while signing in to receive a verification code.

Email _____

Country
+ 1 _____ Phone _____

US/Canada

Next

Message and data rates may apply.

2. You will select how you want to receive their code - text message, phone call or an authenticator app like Authy. Remember, if you used a land line, you will need to select "phone call" or download an authenticator app to your mobile device or desktop computer. Click next.

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How do you want to get your codes?

We'll use the phone number you provided to send verification codes.

☐ **Text message**
(417) 393-5600
Message and data rates may apply.

☐ **Phone call**
(417) 393-5600

☐ **Authenticator app**
We support the Authy app. Available for iOS, Android and desktop.
Download Authy if you don't have the Authy app, we'll send a text message. Message and data rates may apply.

Next

No longer have access to this number?
You can contact us for help or use the Authy app to reset your account.

3. Your code will be delivered using the method selected. Enter the code and select Verify. (If you are on a private device that you will be using repeatedly to access your account, you should select the check box next to "Don't ask for codes again on this computer.") If the code is not delivered, you can select Resend to resend the code using the same method, or Try another way to select a different method for delivering the code. Codes are valid for 3 – 6 minutes.

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Enter verification code

We just sent a text message with a verification code to *****
**00.

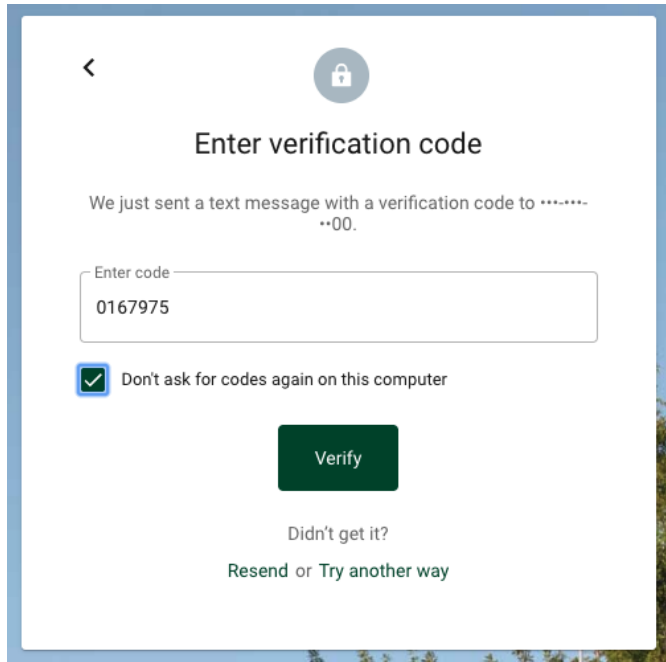
Enter code

☐ Don't ask for codes again on this computer

Verify

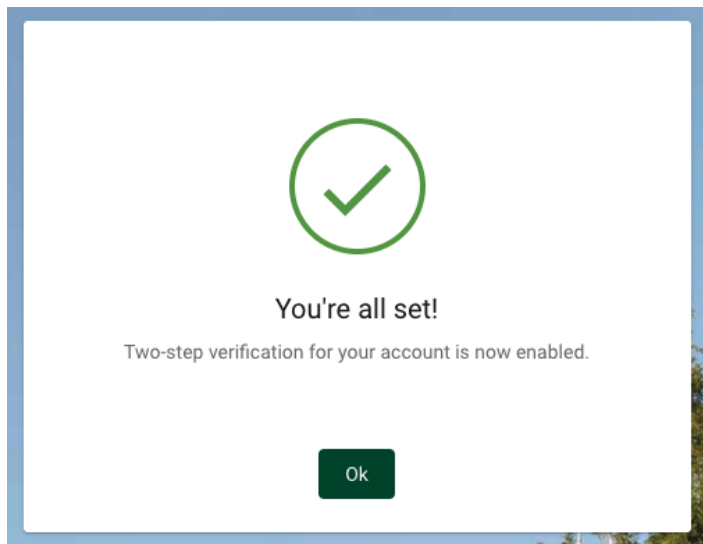
Didn't get it?
Resend or Try another way

4. Below is an example of a completed verification screen. (This is a random code.)



The screenshot shows a mobile app interface for entering a verification code. At the top left is a back arrow, and at the top center is a lock icon. The title 'Enter verification code' is centered. Below it, a message states: 'We just sent a text message with a verification code to *****-00.' A text input field labeled 'Enter code' contains the number '0167975'. Below the input field is a checkbox that is checked, with the text 'Don't ask for codes again on this computer'. A green 'Verify' button is centered below the checkbox. At the bottom, the text 'Didn't get it?' is followed by 'Resend or Try another way' in a smaller font.

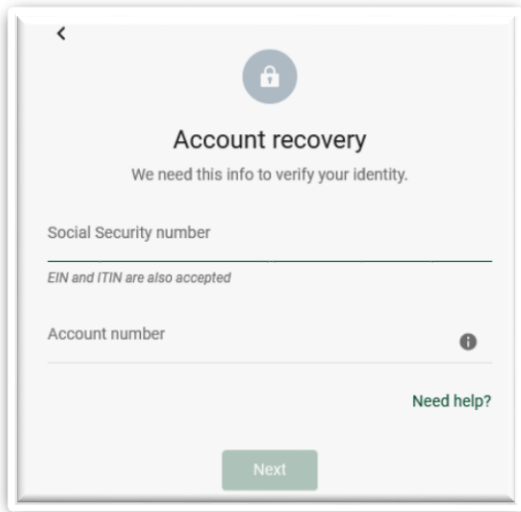
5. If the code is successful, you will receive the following screen and can proceed to online banking.



The screenshot shows a mobile app interface with a large green checkmark icon in a circle at the top. Below the icon, the text 'You're all set!' is centered. Underneath that, a message states: 'Two-step verification for your account is now enabled.' At the bottom center is a green 'Ok' button.

Account Recovery

If you do not remember your password you can click **Forgot?** under the password box. You will be prompted to input your social security number and your account number. Once that is input and you click next, you will be prompted to create a new password after two-factor authentication verification.

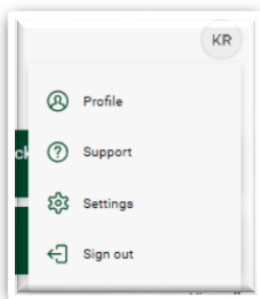


The screenshot shows the 'Account recovery' screen. At the top, there is a back arrow and a lock icon. The title 'Account recovery' is centered, followed by the instruction 'We need this info to verify your identity.' Below this are two input fields: 'Social Security number' and 'Account number'. A note below the first field states 'EIN and ITIN are also accepted'. To the right of the 'Account number' field is an information icon. At the bottom right, there is a link 'Need help?' and a green 'Next' button at the bottom center.

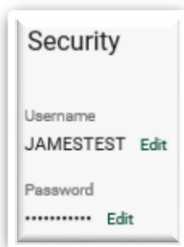
User Management

Users are able to change their user name and password.

Click on your user name or initials in the top right hand corner of the screen and choose settings. From the settings menu, choose security. Users will be prompted to input their password after edit is clicked but prior to making the change.



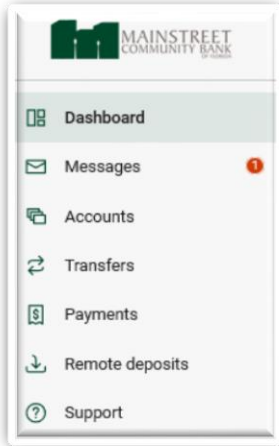
The screenshot shows a user management menu. In the top right corner, there is a circular button with the initials 'KR'. The menu contains four items: 'Profile' with a person icon, 'Support' with a question mark icon, 'Settings' with a gear icon, and 'Sign out' with a sign-out icon.



The screenshot shows the 'Security' settings screen. It has a title 'Security' at the top. Below it, there are two sections: 'Username' and 'Password'. The 'Username' section shows 'JAMESTEST' with an 'Edit' link next to it. The 'Password' section shows a masked password '*****' with an 'Edit' link next to it.

Navigation

User can easily perform different functions by using the navigation bar on the left hand side of the screen.



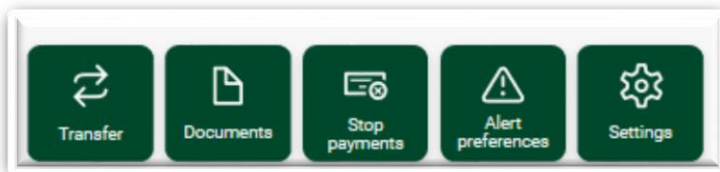
Transactions

Click the name of a specific account to view transactions. You will have the option to Download, Print or Search transactional activity.



eStatements

Click the name of a specific account for eStatements, then click Documents for the option to view, make changes or add additional recipients. Copies of eStatements will be displayed under the eStatements/Notices tab. You can then use the dropdown to select the specific account for viewing.



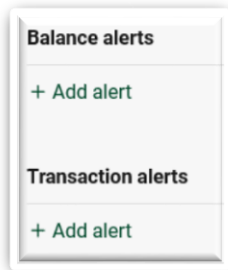
Stop Payments

Click the name of a specific account for Stop Payments. This is listed in the same section as Documents.



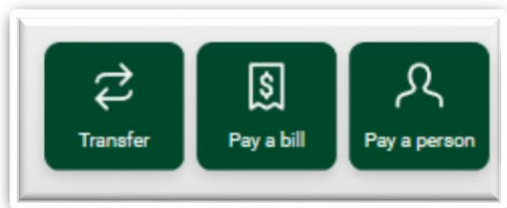
Alerts

Edit your alert preferences by clicking the name of a specific account, then Alert Preferences. You can add Balance and Transaction alerts.



Transfer Money or Make Payments

From the Dashboard screen, you will have quick access to transfer money, pay a bill or pay a person.



Payments

The Payments section gives you the option to Pay a bill, Pay a person or Manage Payments.

- **Pay a bill** – gives you quick access to make single payments
 - Click on More Options to edit the frequency, the send date or add a comment

The screenshot shows a mobile app interface for making a payment. At the top, there is a back arrow and the title 'Payment' with the merchant name 'BEST BUY' below it. Below the title are two input fields: 'From' and 'Amount'. The 'Amount' field has a currency selector set to '\$'. Below these fields is a link labeled 'More options' in green. At the bottom right is a green 'Submit' button.

The screenshot shows the 'More options' menu. It has a light gray background and contains four rows of settings:

- 'Frequency' set to 'Once' with a right arrow.
- 'Sends' set to 'Tomorrow' with the subtext 'Arrives by Jan 24' and a right arrow.
- 'Notes' with a link 'Add comment' and a right arrow.
- A 'Hide options' link at the bottom.

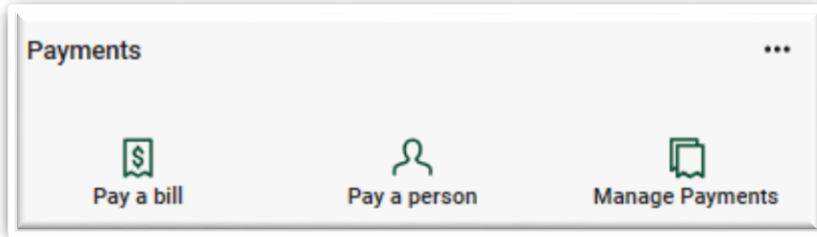
- **Pay a person** – gives you quick access to make single payments to payees set up as individuals
 - Click on More Options to edit the frequency, the send date or add a comment

The screenshot shows a mobile app interface for making a payment. At the top, there is a back arrow and the title 'Payment' with the merchant name 'TRod' below it. Below the title are two input fields: 'From' and 'Amount'. The 'Amount' field has a currency selector set to '\$'. Below these fields is a link labeled 'More options' in green. At the bottom right is a green 'Submit' button.

The screenshot shows the 'More options' menu. It has a light gray background and contains four rows of settings:

- 'Frequency' set to 'Once' with a right arrow.
- 'Sends' set to 'Tomorrow' with the subtext 'Arrives by Jan 24' and a right arrow.
- 'Notes' with a link 'Add comment' and a right arrow.
- A 'Hide options' link at the bottom.

- **Manage Payments** – The Manage Payments tab will link to the full bill pay site where you can *add/edit payees, set up single/recurring payments or pay multiple payees at a time*. When payments are scheduled through Manage Payments, the user is provided with a confirmation number.



- **Limits**

	BILL PAY (Consumer & Business)	BUSINESS BILL PAY (Cash Management users only)
Pay a Company	\$99,999.99	\$250,000.00
Pay an Individual (rtg/acct #)	\$1000 per tran/\$2000 per day	\$1000 per tran/\$2000 per day
Pay an Individual (by email)	\$2,500.00	\$2,500.00

External Transfers

To create an External Transfer, click on Transfers from the left hand navigation bar on the Dashboard. Then click on + External account. Follow the prompts to create your external account. You will verify your account by confirming the two deposits that will be sent to the external account created. To verify the external account, the 2 small deposits must be entered in to the section where the account was added. Once the deposits have been verified, you will be able to initiate an external transfer. The daily limit is \$10,000. All transfers over \$5,000 will require users to input their password before proceeding.



Card Management

Click on a specific card in the Card Management section to report your card lost or stolen or add alerts and protection. From the Alerts and Protection section, you will have options to block or limit certain types of transactions. Be sure to click Save to confirm your selections.

Notification settings
Manage

Choose which notifications you want and where you receive them.

Protection options

Notify me on all transactions
☐

Locations
>

Merchant types
>

Transaction types
>

Spending limits
>

Messages

If you have any questions, you can reach out securely to customer service through messages. Just click the bubble with the plus sign to start your conversation.

Messages

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Mobile Banking

You will be promoted at initial sign in to create a passcode and enroll in Two Factor Authentication (2FA). You will also have the option of utilizing Touch ID/Face ID if enabled on your phone.

Mobile Deposit

Sign up to deposit your checks through your mobile app. Once signed in to the Mobile App, click on Deposit Check and follow the set-up prompts.

Deposit Limits

Daily: 5 checks or a total of \$3,500

Monthly: 20 checks or a total of \$15,000