

eAlerts are emails and/or text messages sent to your e-mail address and/or cell phone to notify you of certain transactions or events happening on your account. Each eAlert can be sent to multiple emails or cellular phone addresses within minutes of the actual transaction.

SETTING UP A NEW eALERT

Access to your account can be made thru MidWest Internet Banking. Click the link at the bottom of the account summary page that reads: [eAlerts are now available- Sign up or make changes by clicking here](#)


Then click on  **add eAlert!**

Select the dropdown menu at the eAlert type box for a listing of available eAlerts.

There is a default eAlert setting that will allow you to pre-fill for all future eAlerts you choose. Once you define your Default eAlert Settings, any future eAlerts you add will have the default values you specify pre-filled wherever they are appropriate. You can overwrite these defaults on any eAlert at the time of addition if you'd like.


MAKE CHANGES TO AN EXISTING eALERT

Access your account thru MidWest Internet Banking. Click the link at the bottom of the account summary page that reads: [eAlerts are now available- Sign up or make changes by clicking here](#)

Click the "Edit"  image next to the eAlert you would like to change. This will bring up a form that will allow you to edit all of the details for this eAlert. Click the "Continue" button once you have completed your changes.

STOP RECEIVING eALERTS

Access your account thru MidWest Internet Banking. Click the link at the bottom of the account summary page that reads: [eAlerts are now available- Sign up or make changes by clicking here](#)

Click the "Delete"  image next to the eAlert you would like to stop receiving. This will remove this eAlert from your account. To stop receiving all eAlerts you can simply delete all eAlerts that you are signed up for.

TO SET AN E-MAIL ADDRESS FOR MY CELLULAR PHONE

The email address is made up of the cellular phone's [10-digit phone number]@[service provider's gateway]. Some examples are listed below. You can check with your service provider if it is not listed.

CELLUAR PHONE CARRIERS	
AT&T [10-digit phone number]@txt.att.net	Midwest Wireless [10-digit phone number]@clearlydigital.com
AT&T/Cingular [10-digit phone number]@cingularme.com	Nextel [10-digit phone number]@messaging.nextel.com
Bell Atlantic [10-digit phone number]@message.bam.com	Qwest [10-digit phone number]@qwestmp.com
Bell South [10-digit phone number]@sms.bellsouth.com	Sprint [10-digit phone number]@messaging.sprintpcs.com
Blue Grass [10-digit phone number]@sms.bluegrass.com	T-Mobile [10-digit phone number]@tmomail.net
Boost [10-digit phone number]@myboostmobile.com	US Cellular [10-digit phone number]@email.uscc.net
Cellular One [10-digit phone number]@phone.cellone.net	Verizon [10-digit phone number]@vtext.com
Comcast [10-digit phone number]@comcastpcs.textmsg.com	Virgin [10-digit phone number]@vmobl.com

You must know the email address of your cellular phone and the standard text messaging charges from your service provider will apply. Due to message length, you may receive an abbreviated version of a "Moderate" or "Specific" detail level eAlert when it is being sent to a cellular phone.

SETTING SPECIFIC TIMES TO RECEIVE eALERTS

On most eAlert setup screens there are two fields called "Send eAlerts From" and "Send eAlerts Until". Enter the time range you would like your eAlerts to be sent. If an eAlert is triggered outside of your chosen time range, your eAlert will be sent the following day. If you would like to receive all of your eAlerts at a specific time every day, simply set "Send eAlerts From" and "Send eAlerts Until" to the same time, making sure to choose a time during normal business hours.

eAlerts are processed and sent in real time. Once an eAlert is set-up, your account is activated and there is no waiting period. Notice: You will not receive any eAlerts for transactions that occurred prior to when you set-up the eAlert.

SETTING AN ACCOUNT NICKNAME

Entering an account nickname is optional. It is a way to identify an account in the eAlerts you receive. If you have the same eAlerts set-up on multiple accounts, an account nickname will allow you to know which one triggered an eAlert without logging in to MidWest Internet Banking immediately.

****IMPORTANT**** *We will not send any identifying information via email. You may **NOT** include your account number or user name in the account nickname!*

SETTING AN EALERT DETAIL LEVEL

If you would like your eAlert to contain the Transaction Time/Date, Amount, and New Balance, choose "Specific - Full Detail". You can also have limited information sent by choosing "Moderate - Some Detail" and "Generic - No Detail". Due to message length, you may receive an abbreviated version of a "Moderate" or "Specific" detail level eAlert when it is being sent to a cellular phone.

- ***Generic - No Detail***

An eAlert has been triggered on your account. Please log in to your account online to view more detail.

- ***Moderate - Some Detail***

A Large Withdrawal eAlert has been triggered on your account. Please log in to your account online to view more detail.

- ***Specific - Full Detail***

A Large Withdrawal eAlert has been triggered on your account.

You asked to be notified when a large withdrawal over \$100.00 was made on your account:

Share 01 - Withdrawal Amount: 750.00, Withdrawal Time: 10:31

Post Date: 04/13/2006, Effective Date: 04/13/2006

New Balance: 980.00, New Available Balance: 975.00

VIEW PAST HISTORY OF eALERTS

All eAlerts sent for the past 90 days can be viewed by using the "[eAlerts Sent](#)" section at the bottom of the Setup screen. Enter a date range in the "[From](#)" and "[To](#)" boxes, select an [eAlert type](#), then click "[Show](#)" to see your past eAlerts.

DESCRIPTION OF eALERTS YOU CAN SIGN UP FOR:

Automatic eAlerts	
<i>NSF eAlert</i>	This eAlert works at the share level and can be set to monitor either one individual share, or all shares on the account. You will be notified each time an NSF fee is assessed to the selected share(s).
<i>Courtesy Pay (CP) eAlert</i>	This eAlert works at the share level and can be set to monitor either one individual share, or all shares on the account. You will be notified each time a Courtesy Pay fee is assessed on the selected share(s).
<i>Overdraw Transfer (ODT) eAlert</i>	This eAlert works at the share level and can be set to monitor either one individual share, or all shares on the account. You will be notified each time an Overdraw Transfer occurs on the selected share(s).

Additional eAlerts	
<i>Default eAlert Settings</i>	This setting works at the account level and is used to define some default settings that will be pre-filled each time you add a new eAlert. These default settings include Email Addresses, Cellular Phone Addresses, Notification Times, Detail Level, and Nickname.
<i>Low Balance eAlert</i>	<p>This eAlert works at the share level and can be set to monitor either one individual share, or all shares on the account. A minimum balance amount will be entered at the time of set-up. You will be notified when a transaction causes the selected share balance to fall below that amount.</p> <p>There are three options to choose from:</p> <ul style="list-style-type: none"> ➤ Subtype 1 – Notify me only the first time. ➤ Subtype 2 – Notify me for each withdrawal ➤ Subtype 3 – Notify me for any transaction <p>On the set-up screen for the Low Balance eAlert you need to enter a dollar amount here. You will be notified when your balance drops below this value</p>
<i>Low Available Balance eAlert</i>	<p>This eAlert works at the share level and can be set to monitor either one individual share, or all shares on the account. A minimum available balance amount will be entered at the time of set-up. You will be notified when a transaction causes the selected share's available balance to fall below that amount.</p> <p>There are three options to choose from:</p> <ul style="list-style-type: none"> ➤ Subtype 1 – Notify me only the first time ➤ Subtype 2 – Notify me for each withdrawal ➤ Subtype 3 – Notify me for any transaction

Additional eAlerts (continued)	
<i>Low Available Line Of Credit eAlert</i>	<p>This eAlert works at the loan level and can be set to monitor either one individual Line of Credit loan, or all Line of Credit loans on the account. A minimum available credit amount will be entered at the time of set up. You will be notified when a transaction causes the available credit to fall below that amount.</p> <p>These are three options to choose from:</p> <ul style="list-style-type: none"> ➤ Subtype 1 – Notify me only the first time ➤ Subtype 2 – Notify me for each advance ➤ Subtype 3 – Notify me for any transaction
<i>Line of Credit Advance eAlert</i>	<p>This eAlert works at the loan level and can be set to monitor either one individual Line of Credit loan, or all Line of Credit loans on the account. You will receive an eAlert each time an advance is taken against the loan(s).</p>
<i>Daily Balance eAlert</i>	<p>This eAlert works at the share level and can be set to monitor one individual share, all draft/checking shares, all savings shares, or all shares on the account. You will be notified of the appropriate balance(s) once daily at a time you specify.</p>
<i>Direct Deposit Received eAlert</i>	<p>This eAlert works at the share level and can be set to monitor either one individual share, or all shares on the account. You will be notified of each Direct Deposit made to the selected share(s).</p>
<i>Automatic Withdrawal eAlert</i>	<p>This eAlert works at the share level and can be set to monitor one individual share, or all shares on the account. You will be notified whenever and Automatic Withdrawal posts to the selected share(s).</p>
<i>Pending ACH Transaction eAlert</i>	<p>This eAlert works at the account level. You will be notified whenever a new ACH Transaction (Automatic Withdrawal or Direct Deposit) is placed on your account as pending. Note that not all ACH transactions will be put in pending status prior to being posted. A transaction can be posted without ever triggering a Pending ACH Transaction eAlert. Transactions with an amount of \$0.00 (pre-note authorization transactions) will be ignored for the purposes of this eAlert.</p>
<i>Large Withdrawal eAlert</i>	<p>This eAlert works at the share level and can be set to monitor either one individual share, or all shares on the account. A minimum withdrawal amount will be entered at the time of set-up. You will be notified each time any withdrawal which equals or exceeds that amount is completed on the share(s).</p>
<i>Draft Withdrawal eAlert</i>	<p>This eAlert works at the share level and can be set to monitor either one individual draft share, or all draft shares on the account. You will be notified each time a draft withdrawal is completed on the share(s).</p>
<i>Specific Check # Cleared eAlert</i>	<p>This eAlert works at the share level and must be set to monitor one individual draft share. A check number must be entered at the time of set-up and you will then be notified when it clears. This is a one-time only eAlert and will be deleted from the active list once it is sent.</p>
<i>Maturing Certificate eAlert</i>	<p>This eAlert works at the share level and must be set to monitor one individual Certificate share. You will select how many days in advance you want to be alerted to a Certificate maturing and will receive notification accordingly.</p>

<i>Large Debit Card or ATM Transaction eAlert</i>	This eAlert works at the share level and must be set to monitor either one individual share, or all shares on the account. A minimum purchase amount will be entered at the time of set-up. You will be notified each time a transaction is completed (Credit/Debit Card, POS, or ATM) using that card which equals or exceeds that amount.
<i>Loan Payment Due eAlert</i>	This eAlert works on the loan level and must be set to monitor one individual loan. You will select how many days in advance you want to be alerted to a loan payment being due and will receive notification accordingly.
<i>Loan Payment Made eAlert</i>	This eAlert works on the loan level and can be set to monitor either one individual loan, or all loans on the account. You will receive an eAlert each time a payment is made on the loan(s).
<i>Loan Past Due eAlert</i>	This eAlert works on the loan level and must be set to monitor one individual loan. You may receive this eAlert again if a payment is not made in a timely manner.
<i>Mortgage Payment Due eAlert</i>	This eAlert works on the account level. You will select how many days in advance you want to be alerted to a mortgage payment being due and will receive notification accordingly. Note that if your mortgage is treated as a Loan you can use the Loan Payment Due eAlert instead.
<i>MidWest Banking Access eAlert</i>	This eAlert works on the account level. You will be notified any time your account is accessed via MidWest Internet Banking.
<i>MidWest Banking Share Transaction eAlert</i>	This eAlert works at the share level and can be set to monitor either one individual share, or all shares on the account. You will be notified of transactions conducted via MidWest Internet Banking. These are three options to choose from: <ul style="list-style-type: none"> ➤ Subtype 1 – Notify me for any deposit via Internet Banking ➤ Subtype 2 – Notify me for any withdrawal via Internet Banking ➤ Subtype 3 – Notify me for any transaction via Internet Banking
<i>Mailing Address Change eAlert</i>	This eAlert works at the account level. You will be notified any time a change is made to the Street, City, State, and Zip Code on your account.
<i>E-mail Address Change eAlert</i>	This eAlert works at the account level. You will be notified any time a change is made to either the E-mail Address or Alternate E-mail Address fields on your account