WELCOME TO BUSEYBANK®

Business | Wealth Management | Personal

ONLINE & MOBILE BANKING GUIDE

Read on for important information about your transition from M&M online and mobile banking to Busey eBank on **June 24, 2024**.



Dear Valued Customer,

As M&M and Busey come together on June 24, we're excited to welcome you to Busey eBank – your new online and mobile banking platform. Inside this booklet, you'll learn more about the advantages of our convenient tool and find important information to ensure a smooth transition.

We understand that change can be hard. We're dedicated to providing you support as you transition to Busey eBank. We're offering an interactive customer webinar on June 10 at noon CT and hope you will join us. This session will be recorded and available online. For more information on how to register for the webinar, or to view helpful how-to videos, please visit us at **busey.com/welcome/eBank** or contact your local branch for assistance.

Questions about eBank?

Please contact our M&M Conversion Helpline at **1.800.672.8739, option 9** for assistance.

We look forward to officially welcoming you as Busey customers on June 24!

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KEY DATES TO REMEMBER

JUNE 10 12 P.M. CT	JUNE 18	JUNE 20	JUNE 21	JUNE 22-23	JUNE 24
Customer Webinar	Last day to use M&M bill pay; available until 10 p.m. CT	Last day to use Zelle® via M&M online and mobile banking; available until 10 p.m. CT	Last day to use M&M online and mobile banking; available until 5 p.m. CT	M&M online and mobile banking, and bill pay are unavailable	Download the Busey – Mobile app through the App Store or Google Playstore and begin using Busey eBank



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LOGGING IN Your initial log in experience

LOGGING ON THROUGH A BROWSER

We recommend using Chrome, Firefox, Safari or Microsoft Edge for the best experience.



APP USER

Please download the Busey – Mobile app on June 24! Be sure your device is using the most current operating system.



LOGIN CREDENTIALS

For your first login, you'll use your current username and the last four digits of your Social Security Number (or EIN) as a temporary password.

You will be prompted to immediately reset your password and register your device using Busey's two-factor authentication.



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Forgot Password?

Login

ACCESSING eBANK

Access eBank through **busey.com**, or through the **Busey - Mobile app**.

When you log in for the first time, you must enter your username and the last four digits of your Social Security Number (or EIN). Then you will be prompted to change your password.

After changing your password, you will be prompted to set up Busey's twofactor authentication to receive your secure authentication code. You must enter this code to be able to access your accounts for the first time. Future logins will require your username and the new password you established.

If you are using a mobile device that supports personalized authentication options, you may establish security options (including a four-digit passcode, fingerprint matching, Face ID, etc.) for easier access with future logins.

You will be prompted to review and accept our User Agreement before accessing eBank for the first time.

IMPORTANT NOTE - APP USERS: For your security, whenever you navigate away from the eBank app, you will automatically be logged out.



Need help?

View our login how-to video at **busey.com/w<u>elcome/ebank.</u>**



CUSTOMIZING YOUR DASHBOARD

After successfully logging in, you'll notice you have control over your dashboard and can configure your display to match your preferences.

TO ADJUST WHAT YOU SEE

Scroll down to Organize Dashboard. From here, you're able to add or remove any features (called cards) you'd like and arrange their order to fit your needs.

Once you've organized the cards, you can customize the view of each item. While the options vary, you can generally adjust the size of the section and the level of visible details.



Accounts				
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:: Transfers	×	:: Card management	×	
# Transactions	×	# Support	×	

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View our how-to video on best practices for customizing your dashboard at **busey.com/welcome/eBank**

NAVIGATION

u'll notice from the navigation menu (the main menu in e top left of the app) you have options for viewing:

- ashboard main screen showing accounts and guick actions
- essages messages from Busey
- counts full listing of all accounts
- ansfers view scheduled transfers and make transfers between accounts
- posit Checks/Remote Deposit Mobile Deposit for checks
- **II Pay** bill payment activity and options
- and money with Zelle[®] send and receive money with people you trust
- Jpport contact Busey



Need help?

View our Account Customization how-to video at busev.com/welcome/eBank

CUSTOMIZING YOUR ACCOUNTS

You may need to scroll to the right to view additional accounts that do not appear on the screen. You will notice you can change the view of your accounts by selecting View All.

To change the presentation order of your accounts, select Accounts from the navigation menu and select Organize. You may also hide accounts or rename them by first navigating to the **Account Settings** option in the main menu or by selecting the **Accounts Page**, then choosing the account you'd like to view to display Finally, select the **Settings** option from the Account Details page.



MAKING PAYMENTS Bill Pay & Zelle®

IMPORTANT INFORMATION ABOUT BILL PAY

Access to M&M bill pay will end at 10 p.m. CT on Tuesday, June 18

and payments cannot be edited or canceled after this time. All payees will automatically be added to the bill payment system in Busey's eBank. Users will retain six months of bill payment history.

Payments scheduled for June 19-23 will process as scheduled. Future dated payments scheduled for June 24 or after will convert and pay through Busey's Bill Pay system.

PLEASE NOTE: Busey uses a "Send On Date" vs. M&M's "Due Date" bill payment model. You will notice your funds are withdrawn earlier as the system will adjust scheduled payments to ensure your payment is delivered on-time. Funds are deducted from your account on the date that the payment is sent.

When scheduling a new payment in Bill Pay, you will select the date you'd like your payment to begin processing. If the payment is being issued electronically, eBank will confirm your balance prior to processing. If funds are not available, the payment will attempt to send the payment twice a day for the next three days before the payment is canceled.

For payments going by paper check, these payments mimic the real-life paper check experience – with the check written on the scheduled date, and funds not debited until the payee cashes the check. Checks are void after 90 days.



IMPORTANT INFORMATION ABOUT eBILLS

If you have eBILLS connected through M&M Bill Pay, these will need to be re-established in Busey's eBank platform. Additionally, any automatic payments connected to these eBILLS will need to be re-established.

IMPORTANT INFORMATION ABOUT ZELLE®

Beginning on June 20 at 10 p.m. CT, Zelle® access will be temporarily unavailable. Beginning on Monday, June 24, when you log in to Busey eBank, you'll access Zelle® through the main navigation menu and can sign up as a new customer. Your previous Zelle® information (including payees, previous transfers, etc.) will be unavailable, and you will need to re-enter your payees.





MOBILE DEPOSIT

With Busey's Mobile Deposit, you can conveniently add funds to enrolled accounts by taking photos of your check. It's fast, easy and secure!

To begin, you'll need to enroll any accounts where you'd like to deposit checks. **Even if you currently** use mobile deposit with M&M Bank, you'll still need to enroll your Busey accounts beginning on June 24 before you can use Mobile Deposit in Busey's eBank. Once you've enrolled, it's easy to make your deposits.

- Log in to the Busey Mobile app
- Select "Deposit" on the dashboard
- Enter the check amount and select "Continue"
- Choose the desired account
- Snap a few pictures of the check
- Click "Deposit Check"



CARD MANAGEMENT

We're pleased to offer robust debit card management features directly in our eBank platform. You can turn your card on or off at any time, report your card lost or stolen, add travel notifications, re-order or activate debit cards, set categorical budgets, assign authorized users and establish geographical or spending type limits all within eBank.

To make management easier, you will see all debit cards associated with your accounts.

IMPORTANT NOTE for M&M App users with Card Controls: Any previously established Rules & Alerts must be recreated through Busey eBank or the Busey – Mobile app.





ALERTS

Busey eBank offers near real-time alerts. You can set alert preferences at the account level and choose to have balance or transaction alerts sent as emails, text messages or as in-app messages. Existing alerts and notifications established through M&M Bank Online Banking will need to be re-established within Busey eBank.



DOCUMENTS

To view documents associated with your account, including statements and notices, select an account and select **Documents**. To enroll or change current account preferences for eStatements, click on **Settings** and then **Advanced Settings** under **Documents**.

ONLINE ACCOUNT OPENING for Consumer Deposits & Loans

Whether you want to open a checking account, add a vacation savings account, apply for a mortgage or apply for a car loan, you can do so from the comfort of home. Multiple checking, savings and loan options are available to meet your needs. Apply today at **busey.com/personal**.



HISTORICAL ESTATEMENTS

will not be available through eBank immediately following conversion.

Beginning in August 2024, you will be able to access 18 months of account statement history.

WHY WAIT?

Open your next Busey account online. It's quick and easy!





Partnering forPURPOSE + PROGRESS



We look forward to welcoming you to Busey eBank beginning June 24, 2024!

Please visit **busey.com/welcome/eBank** for helpful how-to videos, detailed information and FAQs.

Buseybank®

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busey.com 1.800.672.8739 Member FDIC