

Minnwest Message

Save money and the earth

This month we're focusing on personal online banking services. The personal and environmental savings from these services can be quite dramatic. We have a chart that shows you how paper statements affect the world around us.

If you'd like to see how our Online Banking and Online Bill Pay actually work, we have a demo that you can view. You'll find a link on our website at www.minnwestbank.com.

While this issue of Community Connection shows the benefits of personal online banking services, **there's a business version of these services, too. See our website or talk to a Minnwest representative** about how these services can save your business money and time.

Go Green with Minnwest Bank.

Save money, time and the environment.

Forty-one years ago this month, the first "Earth Day" was organized. It started with talk about recycling, clean water and clean air. Now, there are new technologies that can advance that cause much, much further. And even banks can help the green movement with some of those new technologies. As far as the banking industry is concerned, it's the computer and the internet which can push the bar. And customers like you can help.

The advantages are in your hands.

But besides helping the environment, these innovations can improve your lifestyle, too. By going green, you can actually put more money in your pocket. And, there's a definite time-savings, too. But to take advantage of all these advancements, you'll need to take action. In other words, it's in your hands. We'll explain.



Green services from Minnwest Bank. . .

Online Statements, Online Banking, Online Bill Pay

Minnwest Bank has a trio of services which will make your life easier, save you money and help the environment. But there's one requirement, you'll need to sign on to each of these services. Let's look at each of these services – Online Statements, Online Banking and Online Bill Pay.

Online Statements*

Online statements or paperless statements are probably the earliest of the financial internet technologies available to consumers. They have been around a while and are common place. Many companies, besides financial institutions, utilized these e-statements. Their environmental impact is obvious – saving paper as well as the resources, such as water, that go into making paper.

Let's look at the personal impact of online statements for you as well:

- They're free.
- They're available 2 to 3 days sooner than paper statements so you can track your finances faster.

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- An email notification alerts you when a new statement is available so you never miss or forget it.
- The risk of mail fraud and identity theft from mailed paper statements is reduced.
- You can view, download and print up to 12 months of statements so you can monitor and archive your financial transactions.
- Online statements look and function just like paper statements should you ever need back-up or verification.

To receive Online Statements, you must enroll in Minnwest's Online Banking. That's a prerequisite. But you'll like that service, too.

Online Banking*

Once you've used Online Banking, you'll be addicted. At a moment's notice, you can view any of your accounts including checking, savings, CDs and even loan amounts. And with gas hovering near \$4 a gallon, think of all the money you'll save. . . not to mention the environment. No driving to the bank, no idling in the drive-through, no searching for an ATM. Now, Online Banking is the only practical thing to do!

If you've ever had to quickly transfer funds because you had to pay a bill or write a check to someone unexpectedly, you'll appreciate online banking. Just turn on your computer and log onto Minnwest Bank. You won't have to drive to the bank or search for an ATM. You'll even be able to transfer money wearing your pajamas! It's that convenient. And, if you suddenly awaken in the night and remember you need to transfer those funds, don't worry. Minnwest's Online Banking is "open" 24 hours a day, 7 days a week. Out of town, out of state. . . don't worry. As long as you can log on to a computer, you're in contact with your Minnwest accounts.

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Just by moving 3 statements and 3 payments online each month can save 1 lb. of paper per year.

The Impact of Paper Statements on your Time, Budget & the Environment

# of paper bills received each month	1	3	6	10
# of paper payments made each month	1	3	6	10
SAVINGS IN ONE YEAR:				
Hours Saved	0.5	1.5	3	5
Dollars Saved	5	15.1	30.2	50.4
Gallons of wastewater not discharged in lakes, rivers, etc.	4	11	22	37
Lbs. of paper saved	0	1	2	4
Lbs. of Greenhouses Gases Avoided	15	45	91	151
Equates to: Miles not driven in your car	15	44	88	146
# of trees planted & grown for 10 yrs	0	1	1	2
Sq ft of forest saved from deforestation	2	6	12	20

Sources: Consumer Lifecycle Study, CheckFree, 2008, PayItGreen, 2008.

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Here are some of the other personal advantages of Online Banking:

- View account balances, deposits, withdrawals and history with the flexibility of searching by date, amount, check number or type of transaction. You'll always find what you are looking for.
- Transfer funds between checking & savings accounts.
- Make payments to your bank loans.
- Access funds from a Minnwest personal line of credit or home equity line of credit and transfer them into your checking or savings account. What could be easier?
- View actual check images of cancelled checks. By the way, these images are the same as the actual cancelled checks and can be used as proof of payment if needed.
- Issue stop payment requests if an unforeseen situation arises.



Online Bill Pay*

Another great time, money and ecology saver is Online Bill Pay. You can pay virtually anyone in the U.S. right through Minnwest Bank! All you need do is log into your Minnwest Online Banking account and Online Bill Pay and you'll save postage, gas and time.

Here's how it works:

- Online Bill Pay is FREE with qualifying accounts (Advantage Checking, VIP Checking, 50+ Checking, Personal Investment Checking) or direct deposit on other checking accounts **
- You can make payments to anyone in the U.S., even those who do not accept electronic payments.
- Set up recurring payments or make a single payment.
- Schedule, change or stop single recurring payments.
- Pay bills from multiple Minnwest accounts.
- Receive bill payment reminder emails so you'll never miss a payment.
- Place payees into categories, such as utilities, personal, etc., to help you simplify recordkeeping and budgeting.
- Check the status of payments and view payment history.

See how Online Banking and Online Bill Pay work.

If you want to see what an online banking account looks like, check out the link under Online Tours "Personal Online Banking Demo". It's right on our homepage at www.minnwestbank.com

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Earth Day: Founded 41 years ago by a Wisconsin Senator

Earth Day was founded by U.S. Senator Gaylord Nelson from Wisconsin as an environmental teach-in held on April 22, 1970. While this first Earth Day was focused on the United States, an organization launched by Denis Hayes, who was the original national coordinator in 1970, took it international in 1990 and organized events in 141 nations. Earth Day is now celebrated in more than 175 countries every year. Numerous communities celebrate Earth Week, an entire week of activities focused on environmental issues. In 2009, the United Nations designated April 22 International Mother Earth Day.

**37 gallons of
wastewater
saved if you
receive 10
e-statements
& pay 10
bills online
every month.**

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Watch the video about Minnwest's Online Bill Pay. You'll find that link, too, on our website's homepage as "Personal Bill Pay Demo."

If you haven't signed on to these eco-friendly services, you owe it to yourself to at least check them out and consider the savings to you and to the environment. And, if you have a business, we have a version of these services for you, too. See our website or talk to a Minnwest rep.

*Qualifications apply. ** If you do not have a qualifying account, Online Bill Pay is FREE for the first 6 mos., then just \$5.95 per month with unlimited transactions. A monthly fee of \$5.95 will be assessed if you do not use Online Bill Pay for a period of six months.

THE KEY TO A GREENER TOMORROW



IS RIGHT AT YOUR FINGERTIPS

Go green with online services! Our eco-friendly online services are easy to use, convenient, and secure. With Online Banking, Online Billpay, and Online Statements from Minnwest Bank, you can view your accounts, pay bills, and peruse your statements 24 hour a day, seven days a week without ever leaving your desk.

Save time. Save stamps. Save paper.

Sign up for Online Services at www.minnwestbank.com.



Member FDIC

How to enroll in Minnwest's Online Services

You'll need a Minnwest Online Banking account in order to use Online Bill Pay and Online Statements.

Online Banking:

Enroll right from our website (www.minnwestbank.com). Access the "Online Banking" link on our homepage. From there, click "Sign Up" in the left column. Select your bank's location, follow the other prompts and you'll be all set to go. Now, you'll be able to log into your account right from our homepage.

Online Bill Pay:

Sign into your Online Banking account. Click on "Bill Pay", then "Enroll". Complete the form.

Online Statements:

Again, sign up on your Online Banking account page.

Tutorials & Demos:

Watch the demos for Online Banking and Bill Pay. You'll find links for them on our homepage in the left column.

Quicken® & QuickBooks® Compatible:

A fan of Quicken & QuickBooks? You'll be able to download your Minnwest account info into your Quicken & QuickBooks software using our FREE service, Web Connect. This option not only saves your time, but helps eliminate accounting errors.

Your situation is unique, please consult with an appropriate advisor before making any decisions based on this information. While all information was obtained from resources believed to be reliable, Minnwest Bank and its marketing affiliate cannot guarantee that the information is complete or accurate. Minnwest Bank's Community Connection is intended to provide general information only and should not be construed as legal, accounting, tax or other professional advice.