



A GUIDE TO TREASURY MANAGEMENT SERVICES AT ASSOCIATED BANK

Retain for easy reference.



Welcome!

To ensure a smooth transition to Associated Bank we wanted to provide you with details about our Treasury Management services, upcoming training opportunities, key dates and other important information. In addition, we have developed a designated website (AssociatedBank.com/BankMutual/TreasuryManagement) which contains more detailed information on the transition process.



Important details

Treasury Management services will be unavailable beginning Friday, June 22 at 3 p.m. CT. Services will be transferred from Bank Mutual to Associated Bank and available for you on Monday, June 25.

- Please be aware that during this time, access to all Treasury Management services, including online banking, will be unavailable.
- Bank Mutual branch locations will also be closing at 3 p.m. CT on Friday, June 22 and will resume normal operating hours on Monday, June 25.
- All files that need to be processed and decision items that need to be made must be completed by Friday, June 22 at 3 p.m. CT.
- Prior to the Bank Mutual system becoming unavailable on Friday, June 22, we recommend that you save any bank statements, reports or transactional information for historical purposes.



We're here for you.

A high level of support from our dedicated Treasury Management Customer Care team

At Associated Bank, we have a dedicated Treasury Management Customer Care team available 24/7/365. All calls are answered live by a Treasury Management Specialist who is available to assist you. If you have questions regarding this transition or the information contained in this guide, or need help with your account, please reach out to **Treasury Management Customer Care at 800-270-2707.**

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Let's get started!

Live Webinar Training Sessions

As part of our commitment to providing an excellent client experience, we will be hosting a series of live training webinars for each of our Treasury Management Services. These live training sessions will be held before and after conversion weekend.

WEBINAR TOPICS



- Associated Connect®—an overview of the online platform
- Associated Connect—Administration Functions and User Entitlements
- Wire Transfer
- ACH Origination and EDI
- ACH Filter
- Positive Pay
- Remote Deposit Capture
- Lockbox

For dates and registration instructions, look for an email from Associated Bank. If you can't attend the live webinars, recorded training sessions will be available to clients at AssociatedBank.com/BankMutual/TreasuryManagement.

Treasury Management Services Legal Documents — Review and Sign Electronically

As part of your transition to Associated Bank, you will need to review and sign the Associated Bank Master Services Agreement (MSA) and Treasury Management Terms and Conditions. These documents govern how your new services will operate.

All authorized personnel at the company will receive two separate emails with directions on how to review and sign these documents:

- **The first email is from Associated Bank** and will provide you with an access code to your electronic documents and instructions on what to do next.
- **The second email is from DocuSign** and will contain the MSA and Terms and Conditions for you to review and sign electronically.

By signing the MSA, you are agreeing to the Terms and Conditions under which Associated Bank offers its Treasury Management services specific to each of the services.

Please know your current Treasury Management products and services will not be disrupted if you do not sign the MSA. However, in the event that a change to your Treasury Management products and services is requested post-conversion, you will be required to execute a new agreement at that time.

Overview of our Treasury Management Services

Associated Connect Online Banking

Associated Connect is our secure, online banking platform that allows you to access and manage all of your deposit accounts and treasury management services in one convenient portal.

New benefits you will enjoy:

- ✓ Secure access to all services with single sign-on.
- ✓ The ability to set up your own users and designate entitlements.
- ✓ The ability to pull multiple statements simultaneously.

Service differences that may affect you:

- Account information can be exported into multiple formats including: .CSV, .QBO (QuickBooks), .OFX, BAI2, and other text formats.
- Alerts are sent via email.
- Associated Connect offers an export of data in a format that can be saved and used to import data into QuickBooks.
- Any payments or collections that include outside financial institutions must be done via ACH, Wire Transfer, or Bill Pay. External transfers are not offered.
- For enhanced security purposes, a lockout will occur after 180 days of inactivity.

! IMPORTANT DETAILS:

- During the week of June 18, each user will receive two separate emails from Associated Bank containing their username and temporary password, along with instructions on how to enroll in Associated Connect.
- Treasury Management services will be unavailable beginning Friday, June 22 at 3 p.m. CT. Services will be transferred from Bank Mutual to Associated Bank and available for you on Monday, June 25. Note: If you have not logged in to your business online banking in the last 13 months you will not be converted to Associated Connect (as of May 1).

>> IMPORTANT ACTIONS:

- Beginning Monday, June 25, you can enroll in Associated Connect using the username and temporary password you received the week of June 18.
- Once you sign in with your temporary password, you will be required to change your password and establish additional security protocols.
- Sign up for our live training webinars for Associated Connect. Look for an email with available dates and registration information.
- Bank statements from Bank Mutual's online banking will not immediately be available upon transition. Please make sure to download and save any statements you may need no later than Friday, June 22 at 3 p.m. CT.

Coming soon!

A number of exciting new enhancements are coming to Associated Connect later this year! Be on the lookout for additional information closer to the launch date.

Automated Clearing House (ACH) Origination

ACH Origination will allow you to make payments and collect funds in a timely manner, improving security, cash flow management and availability.

New benefits you will enjoy:

- ✓ Same-day ACH Origination through Associated Connect.
- ✓ Extended cutoff times.

Service differences that may affect you:

- Cut-off time changes:
 - Any ACH origination items that you intend to process for **same-day settlement** need to be submitted by 11 a.m. CT through Associated Connect, or by 11:30 a.m. CT if transferring a NACHA file to us directly.
 - Next day or later ACH items must be submitted to Associated Bank by 8 p.m. CT for settlement.
- You will receive new reports for return items, notifications of change and prefunding notices, if applicable.
- Payee information will not be converted unless it is part of an existing template.

! IMPORTANT DETAILS:

- You will receive your new **ACH Originator ID** in a separate communication before conversion.
- ACH template information will be automatically transferred to Associated Bank systems without interrupting your ability to perform your daily ACH tasks. This includes recurring or template-based information, and the ability to send payment files through the file transfer function.

>> IMPORTANT ACTIONS

- Before 3 p.m. CT on Friday, June 22, ensure all files have been processed.
- Before Monday, June 25, please make sure to contact any vendors from which you electronically collect payments or to which you make payments, in the event they use an ACH Filter service.
- Sign up for our live training webinars to learn more about our ACH services. Look for an email with available dates and registration information.
- Beginning Monday, June 25, if you create NACHA files to origination ACH transactions, please use the Associated Bank routing number (ABA) of 075900575 as part of the file creation. Please notify trading partners of the new routing transit number so any debits you originate will not be returned by your trading partner's ACH Filter service.

Remote Deposit

Remote Deposit allows you to scan checks and transmit the images directly to your Associated Bank deposit account.

New benefits you will enjoy:

- ✓ The ability to set up and manage your system users.
- ✓ Extended depositing cut-off time of 9 p.m. CT.
- ✓ Added browser compatibility including Internet Explorer, Microsoft Edge, Google Chrome and Mozilla Firefox.

REMOTE DEPOSIT continued >>

REMOTE DEPOSIT (cont.)

Service differences that may affect you:

- Deposit balances and scanned checks must have a balanced total or they will require adjustment.
- Deposit and item limits are enforced by our Remote Deposit software.
- Deposits beyond these limits will generate an error message with instructions to call Treasury Management Customer Care for a temporary increase.

! IMPORTANT DETAILS

- We will contact you to schedule a private installation appointment with one of our implementation specialists. The appointment will provide technical assistance with the following items:
 - Uninstalling your Bank Mutual scanner driver and installing Associated Bank's scanner driver.
 - Configuring your browser properly to use our Remote Deposit platform. Please know that an additional software program, **WebScan** may be needed.
- Historical information will not be accessible through Associated Connect. Please run any reports or download images you may need for future use. Once you have transitioned to the Associated Bank platform, access to any historical information from Bank Mutual will require the assistance of our Treasury Management Customer Care Center.

>> IMPORTANT ACTIONS

- Before 3 p.m. CT on Friday, June 22, ensure all deposits have been processed and run any reports or download images you may need for future use.
- Sign up for our live training webinars to learn more about our Remote Deposit services. Look for an email with available dates and registration information.

ACH Blocks and Filters

ACH Blocks and Filters help prevent unauthorized ACH debits and/or credits from posting to your account.

New benefits you will enjoy:

- ✓ Text alerts on items to decision.
- ✓ No charge for suspect items.
- ✓ Direct control over managing authorized payments and dollar limits. You will no longer need to call the bank to update your approved payment list.

Service difference that you affect you:

- Cut-off time is now 5 p.m. CT.

>> IMPORTANT ACTIONS

- Sign up for our live training webinars to learn more about our ACH Blocks and Filters services. Look for an email with available dates and registration information.

Positive Pay

Positive Pay matches checks presented for payment against an authorized issued checks list, allowing you to control whether an unmatched check is paid or returned.

New benefits you will enjoy:

- ✓ Clients with Positive Pay will also now receive **Teller Positive Pay** as part of their service with no additional charge.
- ✓ **Payee Positive Pay** is an additional service offered by Associated Bank and assists in detecting payee check fraud.
- ✓ Check Block prevents checks from being written or deposited against specific accounts.

Service differences that may affect you:

- New check issue file upload schedule:
 - Monday through Friday beginning at 5:30 a.m. CT, and then every half hour from 9:30 a.m. until 4:30 p.m. CT.
 - Saturdays every hour beginning at 8:30 a.m. until Noon CT.
- Exceptions will be posted on each business day by 9 a.m. CT and a pay/return decision must be completed by 3 p.m. CT.
- Check issue file format must be in CSV or fixed width. Excel formatted files will need to be converted prior to upload.
- Positive Pay exception decisions are completed through Associated Connect. To help protect you, if a decision is not made, a default decision will return the item and it will not be paid.
 - If you would like to change the default option, please contact our 24/7/365 Treasury Management Customer Care Center at 800-270-2707.
- It will be necessary for you to decision items on Columbus Day and Presidents Day.
- Issued items can be added or voided.
- Positive Pay alerts may be enabled by the client and are sent via email.

➤ IMPORTANT ACTIONS

- Before 3 p.m. CT on Friday, June 22, ensure all Positive Pay exceptions are decisioned and files are submitted for processing.
- Sign up for our live training webinars to learn more about our Positive Pay services. Look for an email with available dates and registration information.

Lockbox

Lockbox is a convenient way to improve the efficiency of collecting and posting receivables.

New benefits you will enjoy:

- ✓ Ability to access lockbox information from Associated Connect—no separate sign-on or website is required.

Service differences that may affect you:

- Notification of daily work completion will no longer be sent. All work will be completed by designated daily cut-off time, as noted within the processing instructions.

LOCKBOX continued >>

LOCKBOX (cont.)

Service differences that may affect you (cont.):

- Foreign currency items are imaged for correspondence and sent for next day clearing. They will not be included in data extracts or account receivable files.
- Any correspondence received with a payment will be scanned and made available for viewing. There will not be a separate notice given or separate batches created.

! IMPORTANT DETAILS

- You will receive your new P.O. Box information in late May. Please make sure to notify your clients that your P.O. Box is changing.
- You will receive a CD-Rom with the last 90 days of history. Historical data will not be transferred to the new system.
- You will be able to view history through your Bank Mutual portal for 30 days after conversion with image availability as far back as 2013.

>> IMPORTANT ACTIONS

- Notify your clients about the change in your P.O. Box. Please make sure clients do not send payments to the new address until after June 23.
- Sign up for our live training webinars to learn more about our Lockbox Service. Look for an email with available dates and registration information.

Wire Transfers

Send domestic or international payments in U.S. dollars quickly and securely via wire transfer. Wire Transfers can be initiated online via Associated Connect through a file import from your payables application, via phone, or in person at any branch location.

New benefits you will enjoy:

- ✓ The ability to establish repetitive wire transfers.
- ✓ Extended hours for wire services:
 - Outgoing wires can be sent beginning at 7:30 a.m. until 4 p.m. CT, Monday through Friday.
 - Incoming wires can be received beginning at 7:30 a.m. until 5 p.m. CT, Monday through Friday.

Service differences that may affect you:

- Initiating international wires in foreign currencies is a separate service. Set up of this service will take place after conversion weekend by request only. For more information call our 24/7/365 Treasury Management Customer Care Center 800-270-2707.

! IMPORTANT DETAILS

- All of your wire information will automatically transfer to Associated Connect. This will allow you to perform wire initiation immediately on Monday, June 25.
- Unless we notify you, your account number will stay the same.
- Associated Bank observes all federal holidays for wire processing; however, you may find that our locations are still available for our clients' convenience.
- Associated Bank automatically uploads online banking wires in real time until 4 p.m. CT.

WIRES continued >>

WIRES (cont.)

>> IMPORTANT ACTIONS

- Beginning Monday, June 25, use your new bank routing number (ABA) of 075900575. Please notify any trading partners that send you wire transfer payments of your new ABA as soon as possible. We will continue to support the current Bank Mutual ABA routing number (275071330) until October 26, 2018.
- If your account number has changed, please use the new account and routing numbers on all incoming wires. Please contact all parties who send incoming wires to your accounts and instruct them to change this payment information for all future wire payments.
- Sign up for our live training webinars to learn more about our wire transfer services. Look for an email with available dates and registration information.

Additional Information about Transfers, Wires and Wire Processing

Initiating Wire Transfers

Wire transfers can be initiated online via Associated Connect through a file import from your payables application, via phone, or in person at any branch location. If initiated by phone, wire transfer information is entered into the wire system during the call and verified back to you before ending the call. All calls are recorded for your convenience, eliminating the need for fax or email confirmation.

Callback Procedures

If an outgoing wire transfer request is non-repetitive and exceeds the internally established threshold, we will conduct a callback to a second authorized approver at your company to provide verification and approval of the wire request. Please remember, each individual who initiates or confirms outgoing wires must have his or her own Personal Identification Number (PIN).

Wire Personal Identification Number (PIN)

As part of our security measures, each individual who initiates or confirms a wire transfer must have a unique PIN. We will assign a PIN to each individual you had previously designated to initiate and confirm wires through your Bank Mutual Wire Transfer Agreement or Wire Setup Form. PINs will be required to initiate any wire activity by phone effective June 25. PINs will be mailed May 23.

- Online banking wire clients are also issued call-in wire transfer PINs for backup purposes. A wire can be called into our wire center in the event the online system is not available. Your PIN may be used for both domestic and international US dollar wire activity.

Additional Security Measures

For your protection, the name, address, city, state and account number of the beneficiary (recipient) must be included on every wire request over \$3,000. ePayments will also need to obtain the PIN of anyone who calls for any wire information.

Contact Phone Number

Please note that there will be a new toll-free phone number to initiate wire activity. Effective June 25, you can call the Associated Bank ePayments group at 800-236-0048.

Bill Pay

Bill Pay allows your business to manage and pay bills online, keeping you in control of your payments. Set up one-time or recurring payments and make payments quickly and easily.

New benefits you will enjoy:

- ✓ Payment history can be viewed up to 18 months, once established.

Service differences that may affect you:

- User administration for Bill Pay is done through Associated Connect.
- Bill Pay reminders will be sent via email.
- Payees will be converted, and are active until they are deleted.
- Tax payments and external transfers of funds will need to be established through ACH Origination.

» IMPORTANT ACTIONS

- Before 3 p.m. CT on Friday, June 22nd, remember to save any historical Bill Pay reports for future use.
- Historical information will not be converted to Associated Bank. Please run any necessary historical Bill Pay reports for future use.

EDI Receipt

If you are enrolled in EDI Receipt reporting, you will automatically convert to Associated Bank's EDI reporting service and you will begin receiving secure emails with the Associated Bank reports. Samples of these reports will be provided.

Loan Sweep

Loan account numbers for lines of credit will be changing. Additional information of this change will be sent to you in a separate communication.

Treasury Management Service Glossary

We know that terminology can be different from bank to bank, we have pulled together a list of terms we hope you find helpful for this and future communications.

ACH Originator ID is selected for use by an ACH Origination client, this ID is tied to a corresponding offset account, a return item account, and a billing account when originating ACH transactions.

Associated Connect Administrator is an online banking user that has access to create, remove, and entitle other users, as well as set transaction limits. Clients may have more than one administrative user.

BAI2 Format is a file based on a set of specifications that delivers account balance and transaction detail. This file can be used to import into cash management software systems for reconciliation or reporting.

Same-Day Settlement are ACH transactions that are originated by 11 a.m. CT via the online channel or 11:30 a.m. CT via direct send AND with today's date designated as the effective date are eligible for same-day settlement at the receiving bank. Additionally, transactions must be \leq \$25,000. A premium fee does apply for this service. Standard ACH settlement must be completed by 8 p.m. CT in order to be effective as early as the next business day.

Suspect List is a list of ACH debits that has been presented against your account(s) for review and resolution. You have until 5 p.m. CT to designate each item to be paid or returned. If you do not make a decision on each item by the 5 p.m. CT deadline, your default decision will be applied.

Teller Positive Pay is interfaced with the teller line to provide additional protection for the client. When a check drawn on a Teller Positive Pay client is presented at an Associated Bank teller line, the teller is alerted that the client uses Teller Positive Pay, and if there is not a valid issued check in the system, the check is not cashed. Issued check files must be sent on a timely basis to prevent checks from being presented for payment before the issues have been loaded into the system.

Payee Positive Pay works in conjunction with Positive Pay by providing an extra layer of fraud protection through Payee Name Match.

Repetitive Wire is a wire transfer offered where the vast majority of fields are static. The client has the ability to edit the dollar amount of the transfer. The efficiency for both the client and the processing area allows for this type of wire transfer to be less expensive than a freeform wire where all of the data needs to be entered at initiation each time a wire transfer is sent.

WebScan allows clients to utilize Internet Explorer without ActiveX and also allows clients to utilize other browsers such as, Google Chrome, Mozilla Firefox and Microsoft Edge. The WebScan utility must be installed prior to registering your scanner.

How to contact us



Call our 24/7/365 Treasury Management Customer Care Center at 800-270-2707, if you have questions regarding this transition or the information contained in this guide, or need help with your account.



You can also find more detailed information, including helpful links and instructions at **[AssociatedBank.com/BankMutual/TreasuryManagement](https://www.associatedbank.com/BankMutual/TreasuryManagement)**.



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