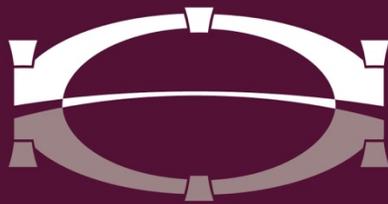


Basic User Guide



BRIDGEWATER BANK

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General Information

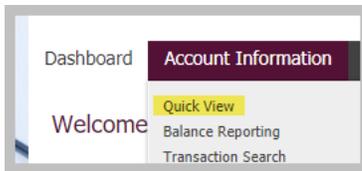
- Contact the Bridgewater Support Team with questions at 952.542.5100 or hello@bridge2bwb.com Monday through Friday, 8:30 a.m. -4:30 p.m.
- Bridgewater follows the Federal Reserve’s processing dates. For a most up-to-date Federal Reserve Holiday calendar, reference <https://www.federalreserve.gov/aboutthefed/k8.htm>

Quick View

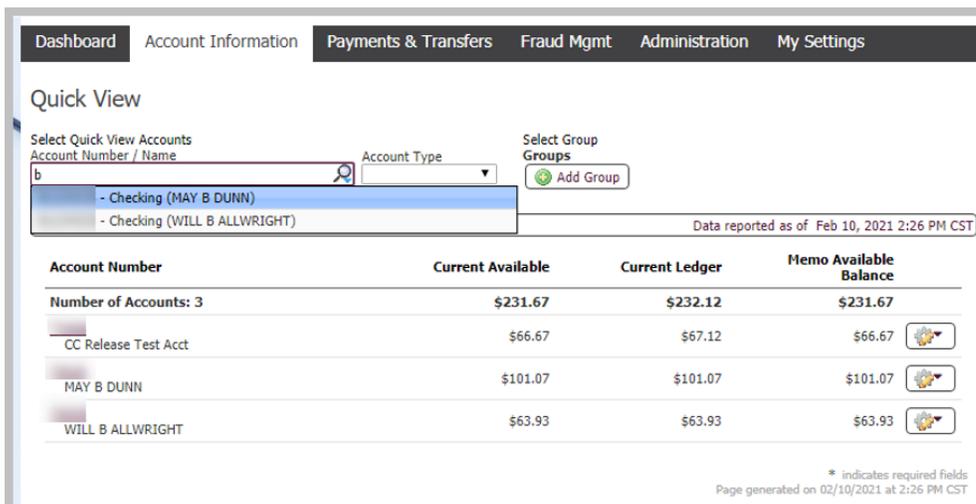
Quick View provides users a simplified view of their accounts with quick access to some of the more commonly used features. Users can easily search for specific accounts or group accounts alphabetically, numerically, or in a customized placement using the drag and drop feature. Accounts can be placed in multiple groups and a group can be selected as a default to appear on the Dashboard.

Search Account

- Select Quick View from the Account Information drop-down menu.



- To view an account, enter the account name or number in the search field.

A screenshot of the 'Quick View' search results page. The page has a navigation bar with 'Dashboard', 'Account Information', 'Payments & Transfers', 'Fraud Mgmt', 'Administration', and 'My Settings'. The 'Quick View' section has a search bar with 'b' entered, an 'Account Type' dropdown, and a 'Select Group Groups' section with an 'Add Group' button. Below the search bar is a table with columns: 'Account Number', 'Current Available', 'Current Ledger', and 'Memo Available Balance'. The table lists three accounts: 'CC Release Test Acct', 'MAY B DUNN', and 'WILL B ALLWRIGHT'. A footer note says '* indicates required fields' and 'Page generated on 02/10/2021 at 2:26 PM CST'.

Account Number	Current Available	Current Ledger	Memo Available Balance
Number of Accounts: 3			
CC Release Test Acct	\$66.67	\$67.12	\$66.67
MAY B DUNN	\$101.07	\$101.07	\$101.07
WILL B ALLWRIGHT	\$63.93	\$63.93	\$63.93

- To view accounts by an account type, select the dropdown of the appropriate account type within the respective field.

Dashboard Account Information Payments & Transfers Fraud Mgmt Administration My Settings

Quick View

Select Quick View Accounts
Account Number / Name

Account Type

Select Group Groups
Add Group

Data reported as of Feb 10, 2021 2:26 PM CST

Account Number	available	Current Ledger	Memo Available Balance
Number of Accounts: 3	\$231.67	\$232.12	\$231.67
CC Release Test Acct	\$66.67	\$67.12	\$66.67
MAY B DUNN	\$101.07	\$101.07	\$101.07
WILL B ALLWRIGHT	\$63.93	\$63.93	\$63.93

* indicates required fields
Page generated on 02/10/2021 at 2:26 PM CST

Create a Group

- Select Quick View from the Account Information drop-down menu.

Dashboard Account Information

Welcome

Quick View

Balance Reporting

Transaction Search

- Select "Add Group" to create an Account Group.

Dashboard Account Information Payments & Transfers Fraud Mgmt Administration My Settings

Quick View

Select Quick View Accounts
Account Number / Name

Account Type

Select Group Groups
Add Group

Data reported as of Feb 10, 2021 2:12 PM CST

Account Number	Current Available	Current Ledger	Memo Available Balance
Number of Accounts: 3	\$231.67	\$232.12	\$231.67
CC Release Test Acct	\$66.67	\$67.12	\$66.67
MAY B DUNN	\$101.07	\$101.07	\$101.07
WILL B ALLWRIGHT	\$63.93	\$63.93	\$63.93

* indicates required fields
Page generated on 02/10/2021 at 2:12 PM CST

- Enter desired Group Name
- Select if Group should be the Default
 - Note – All new accounts will need to be added to the appropriate Account Group
- Select the appropriate accounts
 - Note – Options available to customize account orders

- Select Save

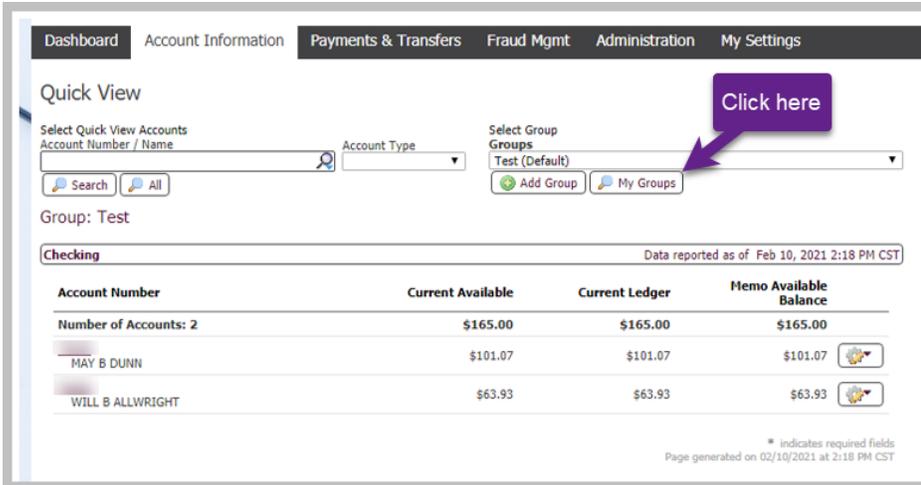
- The new account group created will now be displayed. Follow the steps above if you need to create more groups.

- A drop-down will appear now under Groups allowing you to toggle between your created group(s).
 - Note – The blank option will list all the accounts you have access to view.

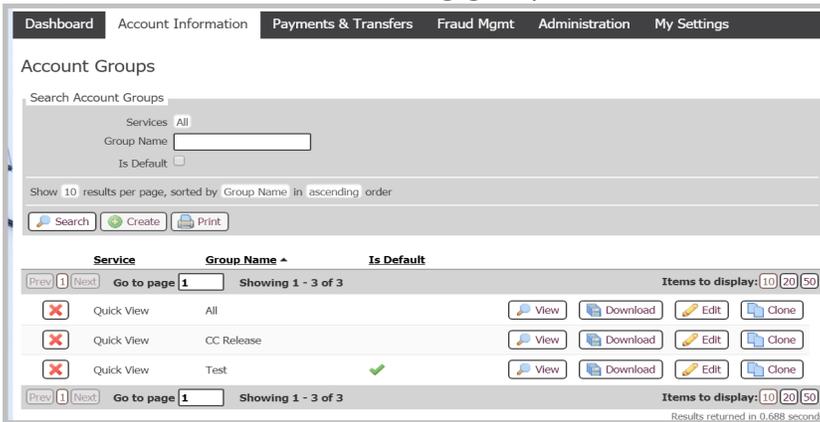
Account Number	Current Available	Current Ledger	Memo Available Balance
Number of Accounts: 3	\$231.67	\$232.12	\$231.67
CC Release Test Acct	\$66.67	\$67.12	\$66.67
MAY B DUNN	\$101.07	\$101.07	\$101.07
WILL B ALLWRIGHT	\$63.93	\$63.93	\$63.93

Account Group Maintenance

- Select My Groups

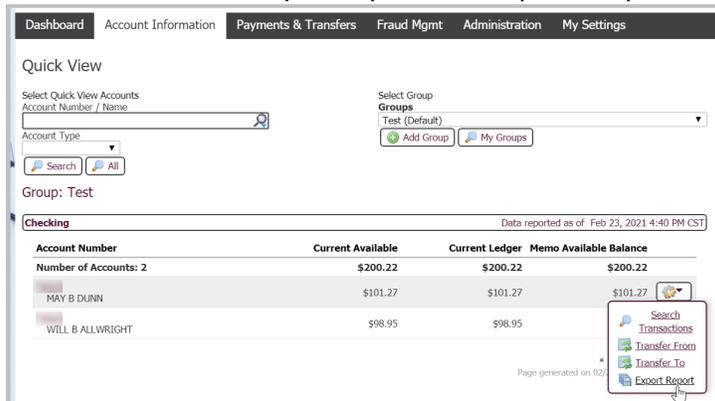


- Select the appropriate action on the Account Groups page to View, Download, Edit, Clone or Delete an existing group.

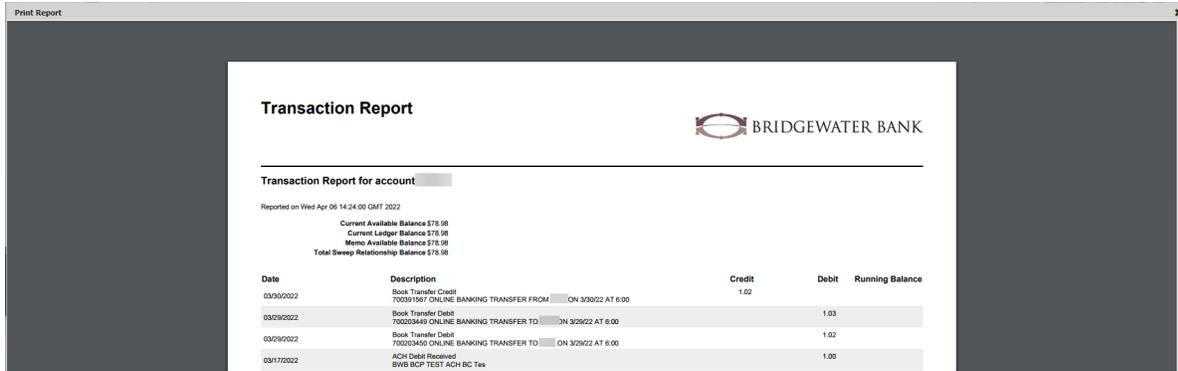


Export Account Transaction Report

- Select the Gear () icon – Export Report



A new window will populate with the PDF document which can be downloaded or printed as needed.

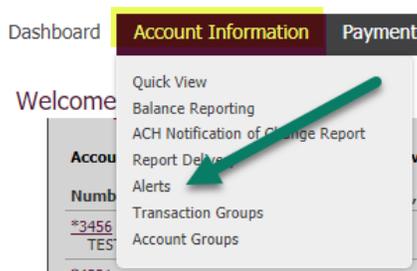


Account Alerts

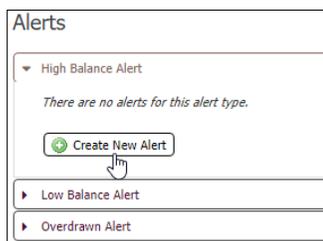
Account alerts allow users to be quickly informed of changes to account balances and can help avoid possible fraud.

Create an Alert

- Select Account Information - Alerts



- Select Create New Alert



Type of Alerts	
Type	Description
High Balance Alert	A notification will be generated when the balance exceeds the threshold of the defined dollar amount.
Low Balance Alert	A notification will be generated when the user's balance falls below the defined dollar amount.
Overdrawn Alert	A notification will be generated when the account is overdrawn.
Incoming Wire Alert	A notification that will be generated when an incoming wire is received based on defined thresholds.

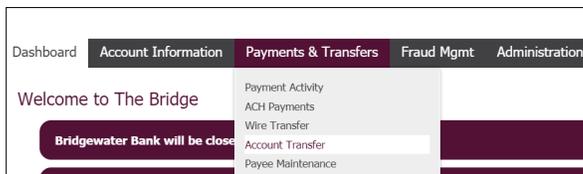
- Select the **Balance Type**
- **Enter Amount**
- **Select the appropriate Accounts**
- **Select the appropriate Delivery Method**
- Select Save

Internal Transfers

Internal Transfers allows users to seamlessly move funds between their various accounts.

Create an Internal Transfer

- Select Payments & Transfers - Account Transfer.



- Enter the Transfer From account information
 - Note – Additional transfers can be added by selecting the Add Another option
- Enter the Transfer To account information
 - Note – Additional transfers can be added by selecting the Add Another option
- Enter the dollar amount
- Select the date of the transfer
- Select Request Transfer
- Review the transfer details page and select Confirm

— Current Progress — 1 Request — 2 Review — 3 Complete

Select Accounts

* Transfer From Account \$ Amount Memo

[Add Another](#)

* Transfer To Account \$

[Add Another](#)

Transfer Details

* Date

[Notify Me](#) None Selected

[Recurring Options](#) None Selected

[Request Transfer](#) [Reset](#)

View Internal Transfer History

- Select Payments & Transfers - Payment Activity - Payment History.
- Enter the relevant search criteria.
- Select Search.

Dashboard Account Information Payments & Transfers Fraud Mgmt Administration My Settings

Payment Activity : Payment History

ALL TRANSACTIONS ACH Payments Wire Transfers Account Transfers

Show From To

Tran Number From Account

Name To Account

Amount

Status

Entry Method

Import File

Recurring Payments Only

Show 10 results per page, sorted by Transaction Number in descending order

[Search](#) [Print](#) [Export](#)

Prev 1 Next Go to page 1 Showing 1 - 2 of 2 Items to display: 10 20 50

	ATR-00480909	\$0.02	Completed	View
Payment Date: 08/28/2023 From Account: *4323 - Checking To Account: *3211 - Loan Initiator:				
	ATR-00475725	\$0.02	Completed	View
Payment Date: 08/14/2023 From Account: *4315 - To Account: *4323 - Initiator:				

Payments & Transfers

- Payment Activity
 - Current Activity
 - Future Payments
 - Payment History**
 - Recurring Transfers
- ACH Payments
- Wire Transfer
- Account Transfer
- Payee Maintenance
- Import Maintenance
- Mobile Deposit Capture
- Return to my home page
- Make this my home page
- Help for this page
- Print this page
- Terms and conditions
- Privacy policy
- Contact us

Mobile Banking

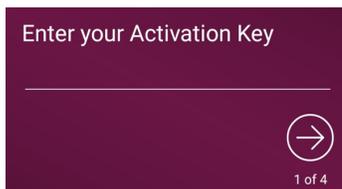
Mobile Banking provides 24/7 access to a wide range of banking services such as account transaction details, bill payment and mobile deposit.

Establish Mobile Banking App

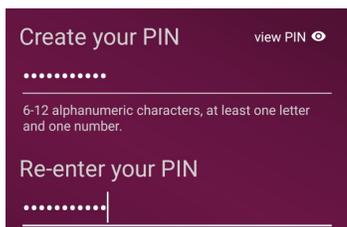
1. Click for Bridgewater Business Mobile in the app store on your mobile device.
2. Select Install.
3. After the application has finished installing click on the application to launch it. The application will have the Bridgewater Logo and say Bridgewater underneath.



4. The application will launch and ask for an Activation Key.
5. Enter the Activation key provided by Bridgewater and click on the right arrow.

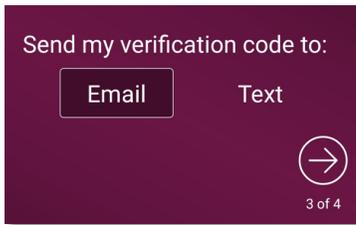


6. Create a PIN and click on the right arrow.
 - a. This pin will be only used to login to The Bridge on this mobile device.



7. Click on the **right arrow** to have the verification code sent to your email address on file.

- a. If the email is not received within 5 minutes, please contact the Bridgewater Support Team at 952.542.5100.



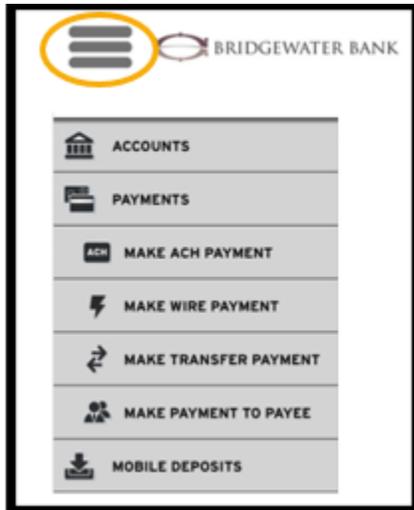
8. Enter the Verification Code that you received and click on the right arrow.



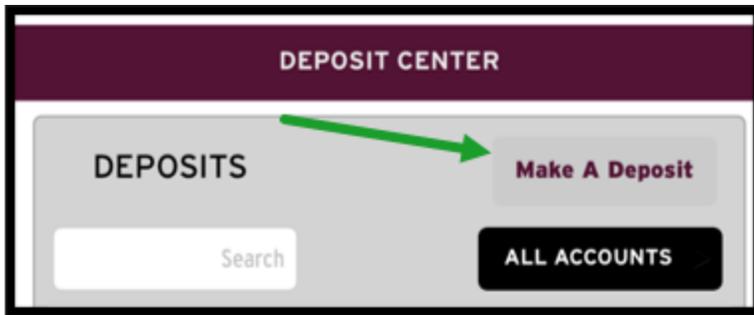
9. Once you enter your verification code you will receive a successful message. Click the right arrow to be brought to the login screen.
10. Enter the Mobile Pin you created during registration to access the mobile application.

Create a Mobile Deposit

- Select the Menu - Mobile Deposits



- Select the Account
- Select Make A Deposit



- Enter the full dollar amount of the check
- Select the Check Front icon to capture an image of the front of the check
- Select the Check Back icon to capture an image of the back of the check
 - Note – ensure the check is properly endorsed prior to depositing

- Select Add Check
- Select Review
- Select Submit

