

**Introducing our new and improved
mobile experience for managing
your business on the go**

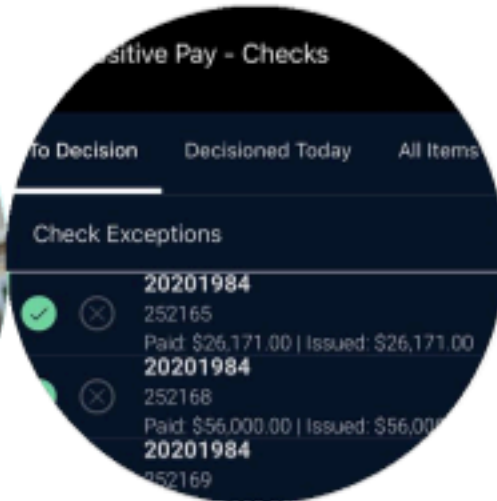
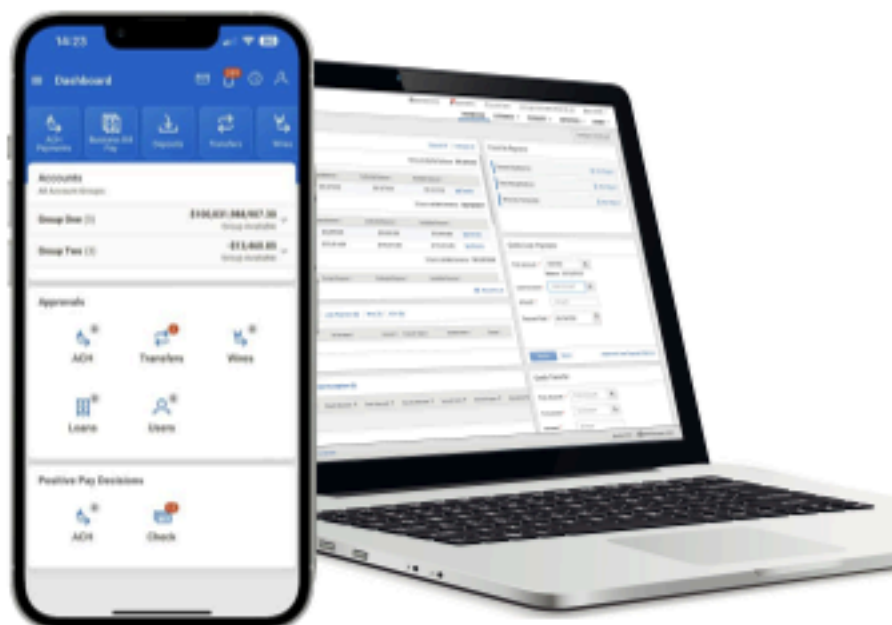
 **Luminate Bank®**

We're excited!

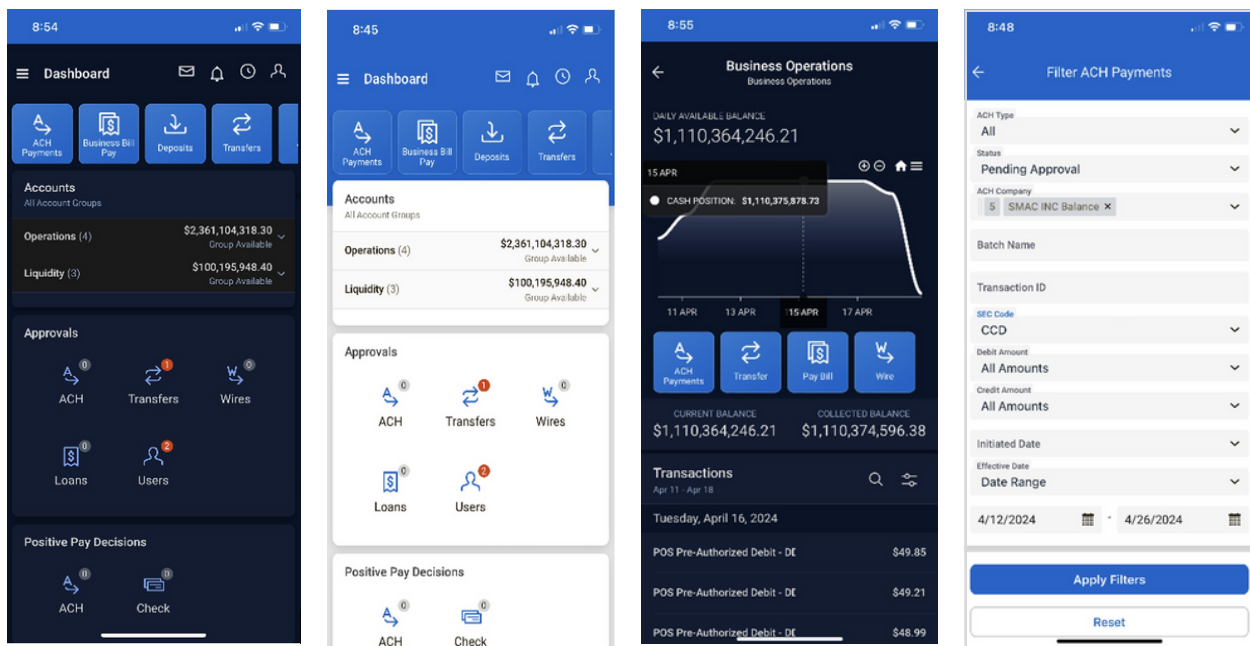
We are excited to announce the evolution of our treasury management mobile experience. Say hello to our modern, seamless, and feature rich mobile experience. It is a great complement to round out the full cash management experience!

We continue to deliver the best in cash management features as we have historically provided, now with the following additional experience upgrades:

- Redesigned dashboard and menu
- Average balance graph
- Extended search and filter
- Improved check positive pay
- Dark mode



Android or iOS. Standard or dark mode — How do you transition to this new experience?



Easy. Head to: <https://tm.luminate.bank/pwa/luminatebank/login>

iPhone Users. To add the application to your home screen select the share icon at the bottom of the screen and then select “Add to Home Screen”.

Android Users. After you type in enter the URL, if you are prompted, select “Install” select Install if prompted.

Note: If you’re prompted, select ‘install.’ If you aren’t prompted, simply tap the three dots icon from the browser and select Install App.



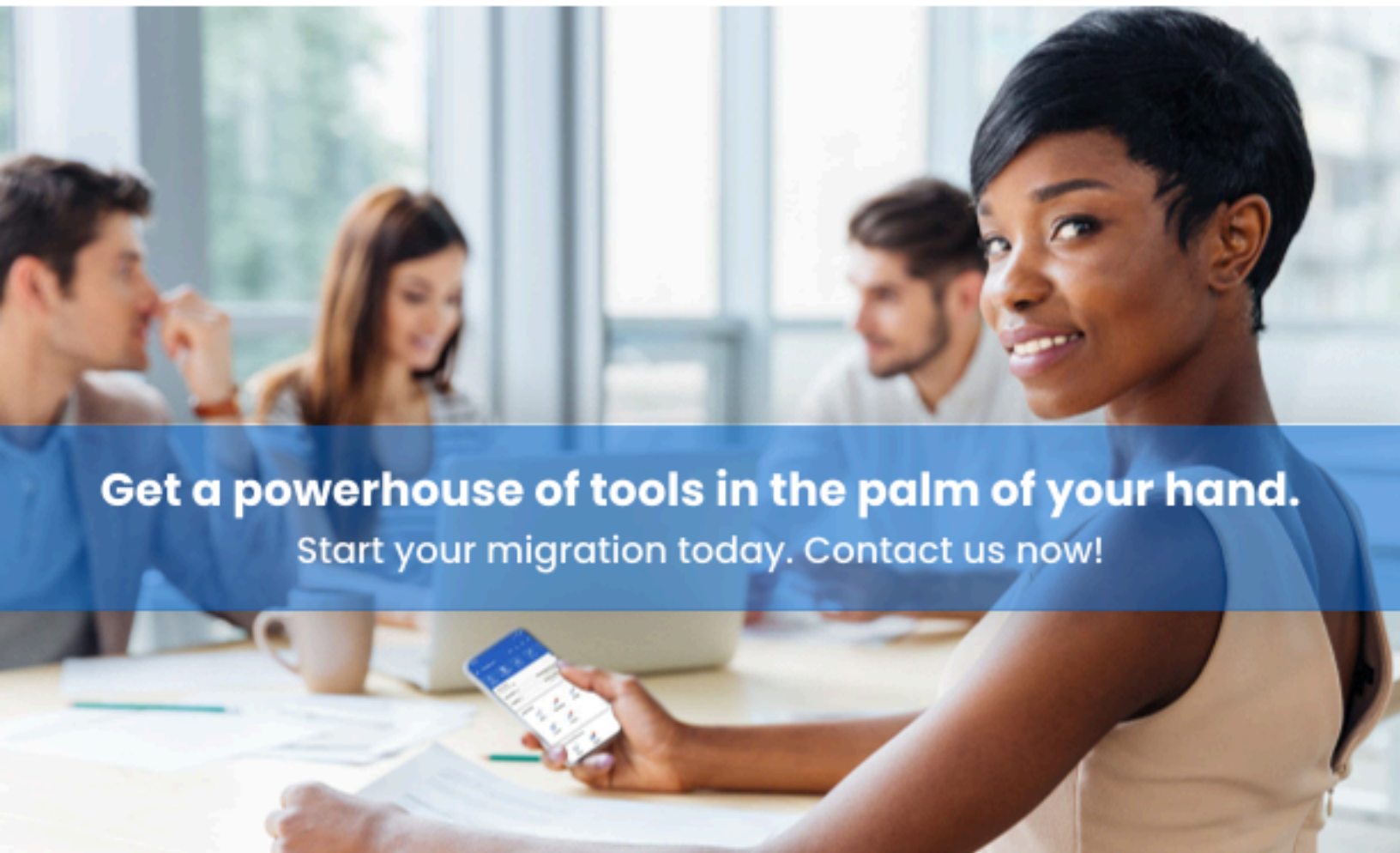
Scan to get started

Transitioning is time sensitive

The current mobile app will soon be discontinued, so please start the process of moving to our exciting new mobile experience now.

Everything you need in the office or on the go!

- View balances Transactions
- Mobile deposits – single or multiple checks
- Payment approvals
- ACH and Check positive pay decisioning
- ACH, Wire and Transfer origination from templates
- Payment research

A woman with short dark hair, wearing a light-colored sleeveless top, is smiling and looking towards the camera. She is holding a smartphone in her right hand. In the background, three other people (two men and one woman) are seated at a table, looking at their phones or documents. The setting appears to be a modern office or meeting room with large windows.

Get a powerhouse of tools in the palm of your hand.
Start your migration today. Contact us now!

**Let's keep the conversation going.
For more information on our new
Mobile Experience, ACH, wires,
reporting or our cash management
platform in general, contact us.**



Luminate Bank[®]

Go to Luminate.Bank for more details and to open an account today!!

Minneapolis Branch

(952) 939-7200

**2523 S. Wayzata Blvd. #100,
Minneapolis, MN 55405**

Claremont Branch

(507) 528-2133

**208 W Front St,
Claremont, MN 55924**

* Annual Percentage Yield (APY) for the Luminate Brighter Checking on daily balances. No Minimum Balance. APY is accurate as of 12/20/2024. Rates are subject to change after account opening. Fees could reduce earnings on the account. ** Annual Percentage Yield (APY) for Luminate Radiant Savings on daily balances. No Minimum Balance. APY is accurate as of 12/20/2024. Rates are subject to change after account opening. Fees could reduce earnings on the account. Contact Luminate Bank for current market rates. ** Radiant Savings is not eligible to homeowners associations or property management companies.

