



A Quick and Easy Guide to

**Business Online Banking & Bill Pay**

**Version 4.0**

  
**PEOPLES BANK**  
of **ALABAMA**  
[www.peoplesbankal.com](http://www.peoplesbankal.com)

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# Welcome

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We work hard to provide our customers with the financial tools they need to achieve the goals in life that matter. Online Banking is an important one of those tools.

Our Online Banking system is designed for ease of use. Whether you access it from your desktop, tablet, or smartphone, it looks and functions the same across all devices. And it's full of powerful features that make it easy to keep track of your finances.

We invite you to take a moment to learn more about the “anytime, anywhere” convenience of Online Banking at our financial institution.



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# General Information – Security

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By following our tips, Online Banking can be a safe, secure and efficient method for handling your banking needs.

## **User Identification and Password**

Security starts at your computer. Never share your Login ID or password with anyone. Make sure your password is hard to guess by combining random numbers and letters instead of using your birth date, pet's name or other obvious choices.

## **Secure Sockets Layer Encryption**

We use Secure Sockets Layer (SSL) encryption, a trusted method of securing internet transactions. This technology scrambles data as it travels between your computer and your financial institution, making it difficult for anyone to access your account information.

## **Browser Registration**

In addition to your personal password security, we have added another layer of security called browser registration that runs in the background and helps verify your identity at login.

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## **Online Banking Safety Tips**

- > Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-bit encryption.
  - > Memorize your passwords.
  - > Exit your Online Banking session when finished.
  - > Do not leave your computer unattended when logged into Online Banking.
  - > Do not use public computers or unsecured WiFi when accessing Online Banking.
  - > If you receive an error when logged into your Online Banking account, report the error to a customer service representative.
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# General Information – Security

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Your financial institution will never send unsolicited emails asking you to provide, update, or verify personal or confidential information via return email. If you receive an email inquiry allegedly from your financial institution, please report the incident to a customer service representative as quickly as possible. To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

## Phishing

Phishing is an online scam tactic that is used to lure users into unknowingly providing personal data, such as credit card information or Login IDs and passwords. Using realistic-looking emails and websites, this tactic attempts to gain the trust of unsuspecting targets and convince them that vital information is being requested by a vendor they may already have a relationship with, such as their financial institution.

## Identity Theft

It is important that you are aware of the dangers of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit, purchase merchandise, and commit other crimes using your identity.

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## Fraud Prevention Tips

- > Do not open email attachments or click on a link from unsolicited sources.
  - > Avoid completing email forms or messages that ask for personal or financial information.
  - > Do not trust an email asking you to use a link for verification of login or account details.
  - > Monitor your account transactions for unauthorized use.
  - > Shred old financial information, invoices, charge receipts, checks, unwanted pre-approved credit offers and expired charge cards before disposing of them.
  - > Contact the sender by phone if you are suspicious of an email attachment.
-



# General Information – Logging In

Once you have enrolled as a New User, and logged into Online Banking at least once, follow these steps for subsequent logins.

The screenshot shows the online banking login interface for Peoples Bank of Alabama. It features a dark green header with the text "Sign In to Online Banking" and a gold button labeled "Sign In". Below the header is a white input field for "User ID" (marked with a circled 1). Below the input field is a gold button with a lock icon and the text "Sign In" (marked with a circled 2). Below the button is a section titled "Start Online Banking" with two links: "Enroll Today" and "Learn More". The bottom section is a white box with the Peoples Bank of Alabama logo at the top, which includes the text "PEOPLES BANK of ALABAMA IN GOD WE TRUST". Below the logo is a "Password" input field (marked with a circled 3). Below the password field are three buttons: "Login", "Help", and "Forgot Password?". Below the buttons are two radio button options: "Forgot Password?" and "I am a First Time User".

1. From the website's Online Banking login box, enter your User ID and click **Sign In**.
2. Enter your **Password** and click **Login**.
3. Forgot your password? Simply click on the "**Forgot password?**" option.

## What is a secure access code?

We use a second out-of-band authentication step to protect your login. We do this by delivering a Secure Access Code via SMS text or phone call to a number you have registered with us. If you select to register the device you are logging in from, your future logins from this device will not require you to receive another Secure Access Code, because you have already proved you are the account holder using this device. If you delete the security certificate or "cookie" that registers your computer for later use, or if you log in from a new computer, you will need another Secure Access Code.

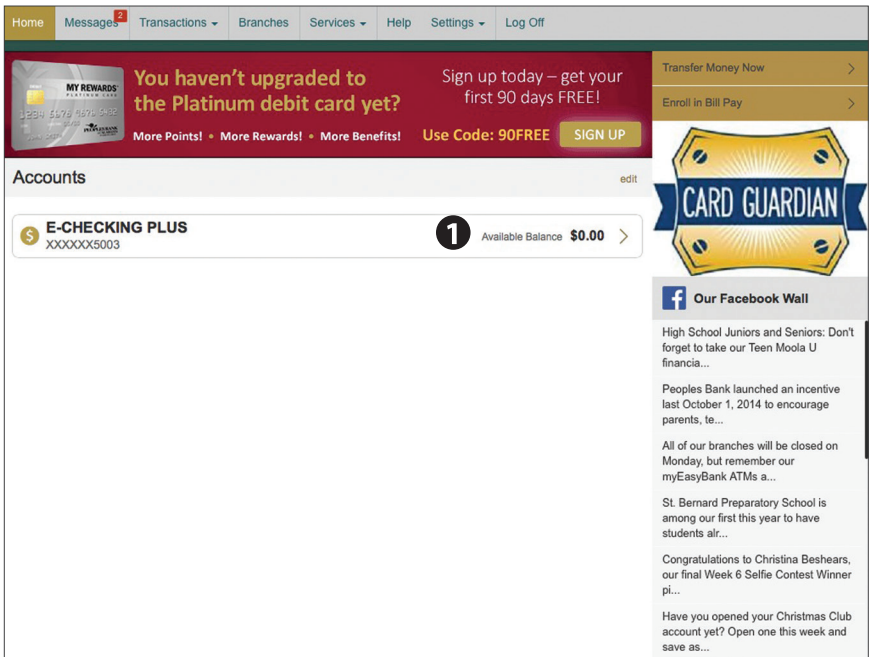
## Should I register my device?

If this device is "private", you may want to register to have it recognized for future logins to save time. We do not recommend registering a public device.

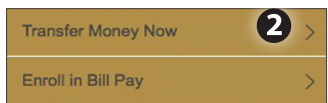


# General Information – Home

The Home screen will give you an overview of all of your Online Banking accounts displayed in a comprehensive list with available balances. View account detail by clicking an account name. Below the account details you will see the account summary pie chart. This chart displays the total of all deposit accounts, and allows you to view both current balance and available balance.



1. For account transaction history, click the account name to view the Account Details screen. View details or a check image by clicking “+” next to the transaction. Pending transactions are in red. Select **Show Filters** for search options.
2. Need an action done in a hurry? On the home page you will notice options on the upper-right corner of the page. These Quick Action options allow you to swiftly: transfer money, view recent transactions and enroll in bill pay.



# General Information – Messages

Our message center allows you to communicate securely with your financial institution. Messages can be saved by conversation for easy reference. Check here for your enrolled security and account alerts. We will reply to your inquiries and to other bank communications.

## To View Your Messages:

The screenshot displays a web application interface for viewing messages. At the top, there is a navigation bar with tabs for Home, Messages (highlighted with a red '2'), Transactions, Branches, Services, Help, Settings, and Log Off. Below the navigation bar, the main content area is divided into two sections. On the left, there is a list of messages. The first message in the list is highlighted with a red '1' and contains the text: "Real Time Address Change Failure for MICKEY MOUSE", "MICKEY MOUSE", and "2/11/2015". Below this message are several other messages, all with the subject "Security Alert Notification: Password Changed" and the sender "Customer Service". On the right, there is a detailed view of a message. The message title is "Real Time Address Change Failure for MICKEY MOUSE" with a red '2' next to it. Below the title is a "New Conversation" button. The message body contains the text: "This message should never expire" with a refresh icon and a red '3' next to a trash icon. The message content is from "MICKEY MOUSE" on "2/11/2015 at 4:44 PM". The message text reads: "The user with the information shown below was attempting to make a real time address change, and experienced an error. The user information we have on file is... First Name: MICKEY, Last Name: MOUSE, EmailAddress: libby@mcompany.com, Home Phone: 2563471070, LoginName: lbrunts. The reason for the error seems to be... We were unable to locate the Users CIF using the Tax ID number on file for the User".

Click on the **Messages** tab.

1. Messages are displayed on the left-side of the screen.
2. You can delete or reply to a message in the upper right corner of the original message, or send a new message by selecting **New Conversation**.
3. You can also delete multiple messages by placing a check mark in the box for each message you wish to get rid of, and selecting **Delete**.

# Managing Users – Adding Users

## Do you need to set up users?

Our online banking system allows business owners and managers to set up multiple online banking accounts or “Users”, each with a unique user ID and password. This allows you to provide users with access to the tools they need.

As a security feature when you create a new user, the users account is disabled until we verify the addition with you. Once activated, the pages in this section will help you establish and configure your online banking users and their respective rights.

If you manage a small company with only one person needing an online banking ID and password, you can skip this section.

### NOTE

**For your convenience several features within Online Banking have a Grid/List option in the upper-right corner. Click on both, to discover which view option you prefer.**

## To Add a New User:

The top screenshot shows the 'Commercial' 'User Management' page. It features a search bar, a 'Sort by' dropdown, and a grid of four user cards: Justin Edwards, Libby Bruntz, Paul Murphy, and Steve Heineman. Each card includes the user's name, email address, and last login time. An 'Add User' button is located in the top right corner, marked with a red circle and the number 1.

The bottom screenshot shows the 'Commercial' 'New User' form. It contains the following fields: FIRST NAME\* (Jane), LAST NAME\* (Doe), E-MAIL ADDRESS\* (JaneDoe@abccompany.com), PHONE COUNTRY\* (United States), PHONE\* ((778)849-8543), LOGIN ID\* (JaneD033), PASSWORD\*, and CONFIRM PASSWORD\*. A legend at the bottom indicates that fields with an asterisk are required. A 'Save' button is located in the bottom right corner, marked with a red circle and the number 2.

Click on the **User Management** tab.

1. Click the **Add User** button on the right-hand side of the screen.
2. Enter the new user's personal information. Fields marked with an asterisk are required fields. When finished click **Save**.

# Managing Users – Assigning User Rights

Once you have established a user, you can assign rights. The Overview tab tells you the rights and approval limits the user has for each type of transaction. The Features tab lists the features assigned to the user. The Accounts tab lists the accounts the user currently has access to.

## NOTE

Because a user who has the User Management feature assigned can change his or her own rights and limits, you should limit the number of users who have the User Management feature assigned.

## To Assign User Rights:

The first screenshot shows the 'View User' page for 'Libby Bruntz'. The user details include: FIRST NAME \* Libby, LAST NAME \* Bruntz, E-MAIL ADDRESS \* Libby@IMCompany.com, PHONE COUNTRY \* United States, and PHONE \* (836)394-2116. A table shows the user's login information: Login Name (bruntz), Channel (Internet), Status (Normal), and Last Logon (10/14/2014). A red circle with the number '2' highlights the 'Assign Rights' button.

The second screenshot shows the 'Overview' tab for 'Libby Bruntz'. A red circle with the number '3' highlights the 'View' icon in the table. The table lists transaction types and their associated limits and permissions.

Transaction Type	Limit	Per Day	Per Month	Per Account	Draft	Approve	Cancel	View
ACH Collection	\$100,000	100 / \$100,000	100 / \$1,000,000	100 / \$100,000	✓	✓	✓	👤
ACH Passthru	\$1,000,000	100 / \$1,000,000	100 / \$10,000,000	0 / \$0	✓	✓	✓	🚫👤
ACH Payment - Single	\$100,000	100 / \$1,000,000	100 / \$1,000,000	100 / \$100,000	✓	✓	✓	👤

Click on the **User Management** tab.

1. Click on the user you want to assign rights to.
2. Details of the user will appear. Click the **Assign Rights** button.
3. Under the **Overview** tab, you can view transaction types and indicate whether you want this user to have the ability to: Draft, Approve, Cancel or View the transaction. Simply click on the (insert check mark) to disable the rights. To change the dollar amounts for each transaction type, select the transaction type name, and select the **Limits** tab. Make the changes necessary for the user, and then select the **Overview** tab again.

# Managing Users – Assigning User Rights

**Commercial**  
Libby Bruntz  
User Policy

Overview Features Accounts

**FEATURES**

**LINK OUT**  
Positive Pay

**SYSTEM VALUES**  
features.item.SingleSignOnBusinessBillPay features.item.SingleSignOnBillPaymentMilestone  
features.item.SingleSignOnApplyforLoan features.item.SingleSignOnOpenSub-Account  
features.item.SingleSignOnOpenNewAccount

**CUSTOM FEATURES**  
Mobile Capture

**RIGHTS**  
Manage Templates Manage Users  
Manage Receipts Statement Image  
Manage Subsidiaries

**Commercial**  
Libby Bruntz  
User Policy

Overview Features Accounts

**ACCOUNTS**


Internal Number	Name	View	Deposit	Withdraw
XXXX5678	Commercial Checking	✓	✓	✓
XXXX1234	Consumer Checking	⊗	✓	✓
XXXX2345	Savings	✓	✓	✓
XXXX3456	Certificate of Deposit	✓	⊗	✓
XXXX8901	Credit Card	✓	⊗	✓
XXXX6789	Commercial Loan	✓	✓	✓
XXXX7890	Commercial Loan	✓	✓	✓

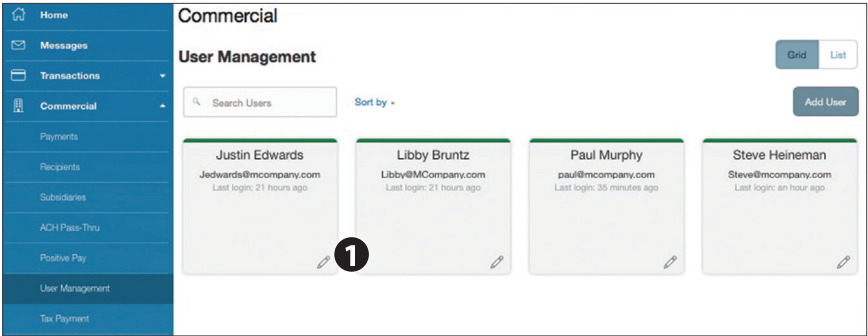
4. Under the **Features** tab you can choose which features you want this user to have access to. Dark colored features indicate they are active. To deactivate a feature, simply click on it and the box surrounding it will turn white, signifying that it is turned off.
5. Under the **Accounts** tab, you can choose which accounts this user is able to View, as well as Deposit funds or Withdraw funds.
6. Once you have assigned the user appropriate rights, you must select **Save** at top right.

# Managing Users – Edit or Delete a User

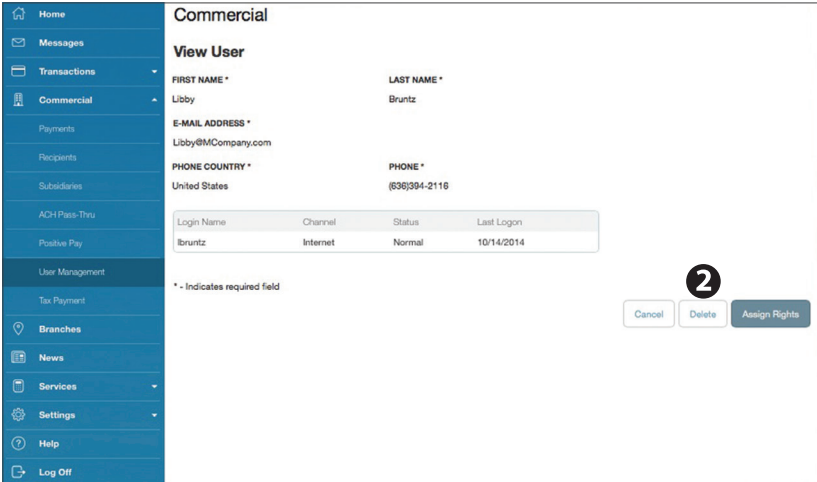
## To Edit or Delete a User:

Click on the **User Management** tab.

1. Find the user whose rights you would like to change and click the Edit User icon: 
2. Click **Delete**, then **Yes** to verify the delete. Click **Close** when you are finished.



The screenshot shows the 'Commercial' section of the application. The 'User Management' tab is active. A search bar and a 'Sort by' dropdown are visible. Below, there are four user cards: Justin Edwards, Libby Bruntz, Paul Murphy, and Steve Heineman. Each card has an edit icon (pencil) in the bottom right corner. A red circle with the number 1 is placed over the edit icon for Justin Edwards.



The screenshot shows the 'View User' interface for Libby Bruntz. The user's details are displayed, including first name, last name, email address, and phone number. A table shows the user's login history. At the bottom right, there are three buttons: 'Cancel', 'Delete', and 'Assign Rights'. A red circle with the number 2 is placed over the 'Delete' button.

Login Name	Channel	Status	Last Login
lbruntz	Internet	Normal	10/14/2014

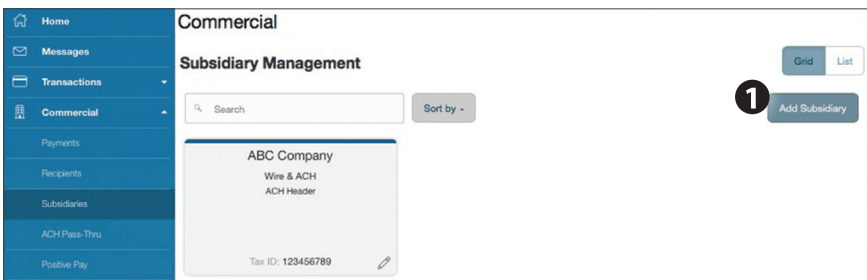
# Managing Subsidiaries – Adding Subsidiaries

## Do you need to set up a subsidiary?

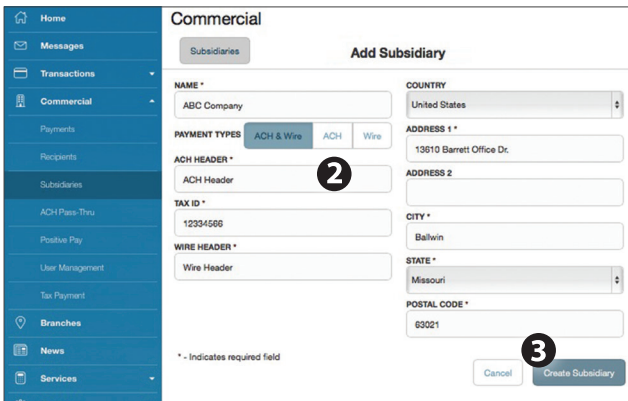
Subsidiaries are essentially multiple bank accounts which your company has the authority to access. Many parent or holding companies, with subsidiary operations, manage the finance at the holding company level.

If you operate a relatively small firm with just a few accounts, this section may not apply to you.

## To Add a Subsidiary:



The screenshot shows the 'Commercial' section of a web application. On the left is a navigation menu with options: Home, Messages, Transactions, Commercial, Payments, Recipients, Subsidiaries, ACH Pass-Thru, and Positive Play. The main content area is titled 'Commercial Subsidiary Management'. It features a search bar, a 'Sort by -' dropdown, and a table with one entry: 'ABC Company' with sub-headers 'Wire & ACH' and 'ACH Header', and a 'Tax ID: 123456789'. A circled '1' points to an 'Add Subsidiary' button in the top right corner.



The screenshot shows the 'Add Subsidiary' form. The left navigation menu is the same as in the previous screenshot. The main content area is titled 'Commercial Subsidiaries' and contains the 'Add Subsidiary' form. The form has the following fields: 'NAME \*' (filled with 'ABC Company'), 'COUNTRY' (dropdown menu with 'United States' selected), 'PAYMENT TYPES' (radio buttons for 'ACH & Wire', 'ACH', and 'Wire', with 'ACH & Wire' selected), 'ADDRESS 1 \*' (filled with '13610 Barrett Office Dr.'), 'ADDRESS 2' (empty), 'TAX ID \*' (filled with '12345678'), 'CITY \*' (filled with 'Ballwin'), 'WIRE HEADER \*' (filled with 'Wire Header'), 'STATE \*' (dropdown menu with 'Missouri' selected), and 'POSTAL CODE \*' (filled with '63021'). A circled '2' points to the 'ACH Header' field. A circled '3' points to the 'Create Subsidiary' button at the bottom right. A note at the bottom left states '\* - Indicates required field'.

Click on the **Subsidiaries** tab.

1. On the Subsidiary Management page, click **Add Subsidiary**.
2. Fill out the required information regarding the subsidiary.
3. When finished, click **Create Subsidiary**.


### NOTE

The required fields in the Add Subsidiary page vary, depending on the payment types that you select.

# Managing Subsidiaries – Edit or Delete a Subsidiary


## To edit a subsidiary:

Click on the **Subsidiaries** tab.

1. Find the Subsidiary you wish to edit and click on the edit icon: 
2. Make the needed changes.
3. When finished, click **Save Subsidiary**.

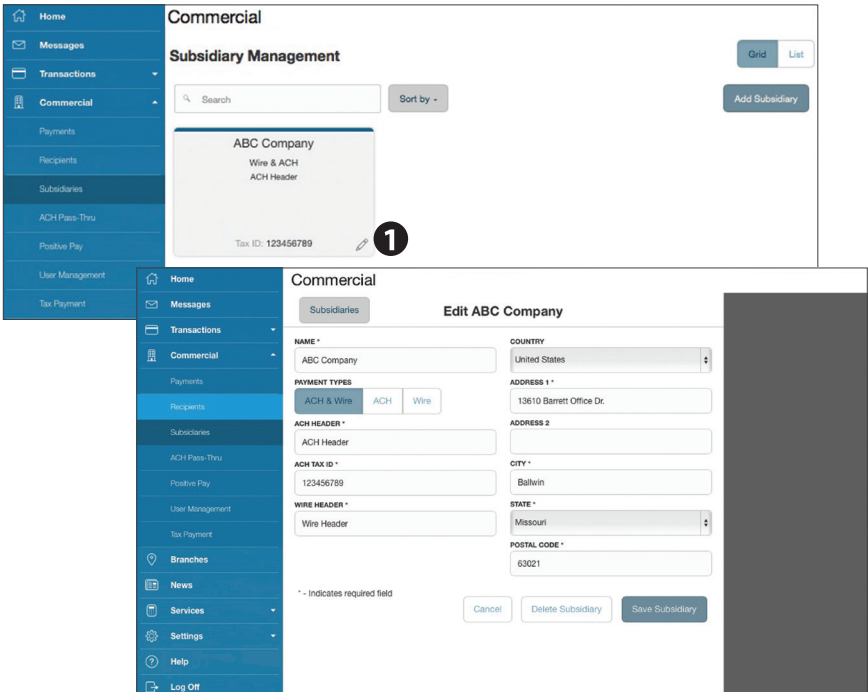
## To delete a subsidiary:

Click on the **Subsidiaries** tab.

1. Find the subsidiary you want to delete and click the edit icon: 
2. Click the **Delete Subsidiary** button.
3. When finished, click **Close**.

### NOTE

**Deleting a subsidiary does not delete the subsidiary data from existing payments that use the subsidiary.**



The screenshot displays the 'Commercial' Subsidiary Management interface. On the left is a navigation menu with options: Home, Messages, Transactions, Commercial (selected), Payments, Recipients, Subsidiaries, ACH Pass-Thru, Positive Pay, User Management, and Tax Payment. The main content area is titled 'Commercial Subsidiary Management' and includes a search bar, a 'Sort by' dropdown, and an 'Add Subsidiary' button. A card for 'ABC Company' is shown with details: Wire & ACH, ACH Header, and Tax ID: 123456789. A red circle with the number '1' highlights the edit icon on the card. Below this, the 'Edit ABC Company' form is visible, featuring fields for NAME, COUNTRY, ADDRESS 1, ADDRESS 2, CITY, STATE, and POSTAL CODE. The 'PAYMENT TYPES' section has radio buttons for 'ACH & Wire' (selected), 'ACH', and 'Wire'. The 'ACH HEADER' section includes fields for 'ACH TAX ID' and 'WIRE HEADER'. A note at the bottom states '\* - Indicates required field'. At the bottom of the form are buttons for 'Cancel', 'Delete Subsidiary', and 'Save Subsidiary'.



# Managing Recipients – Adding Recipients

Recipients are persons or businesses to which your ACH Originations or Wire Transfers are sent. In order to use the ACH/Wire feature, you must first create recipients. Each recipient entry contains the recipient's financial institution information, their account and whether it will be a debit or credit.

## To Add a Recipient:

The screenshot displays the 'Commercial' Recipient Management interface. On the left is a navigation sidebar with options: Home, Messages, Transactions, Commercial, Payments, Recipients, Subscribers, ACH Pass-Through, and Profile Play. The main content area shows a 'Recipients' list with a search bar and a 'Sort by' dropdown. A recipient entry for 'Company Corp.' is shown with details: '1 account(s)', 'ACH Name Example', and 'Compcorp@email.com'. To the right, the 'Add Recipient' form is open, titled 'Commercial' and 'Add ABC Company'. The form includes fields for 'DISPLAY NAME \*', 'ACH NAME \*', 'E-MAIL ADDRESS', 'COUNTRY', 'ADDRESS 1', 'ADDRESS 2', 'CITY', 'STATE', and 'ZIP'. There is an 'Add Account' button and a 'Create Recipient' button. Numbered callouts 1 through 7 indicate key steps in the process.


Click on the **Recipients** tab.

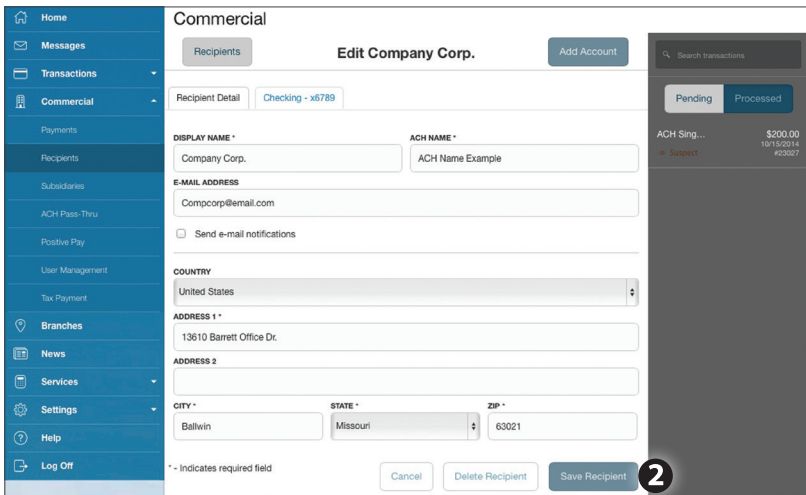
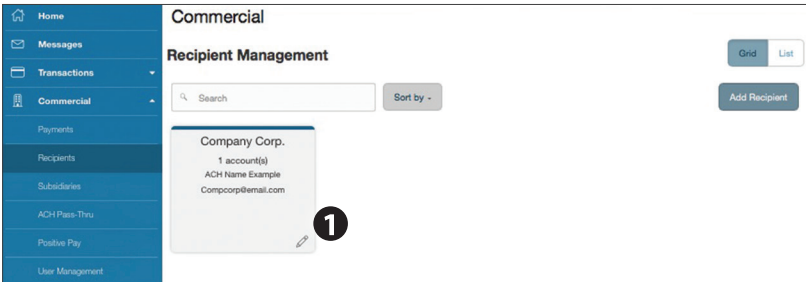
1. Click the **Add Recipient** button on the right.
2. Fill out the required information regarding the recipient. Fields marked with an asterisk are required fields.
3. Click the **Add Account** button on the right. A new tab will appear called "Account New".
4. Select the **Account Type** and enter the account and routing number.
5. (Optional) If you plan to use the account with wire transfers you will need to enter the Name, Country and postal address information.
6. (Optional) If you plan to use the account with wire transfers and beneficiary information you will need to enter the Name and Country. If the country is United States, enter the ABA number. If it is not, enter the IBAN or SWIFT/IBC number.
7. When finished, click **Create Recipient**.

# Managing Recipients – Edit or Delete a Recipient

## To Edit or Delete a Recipient:

Click on the **Recipients** tab.

1. Find the recipient you want to edit and click the edit icon: 
2. Here you can choose to edit contact or account information regarding this recipient and save, or click the **Delete Recipient** button.
3. You can view past or pending transaction history with an existing recipient on the right.



# Templates and Payments

The Payments tab is your place to establish recurring payments to recipients. Here you can create templates for your payments, whether it be for a single recipient or multiple recipients.

The following template and payment types include a single-recipient:

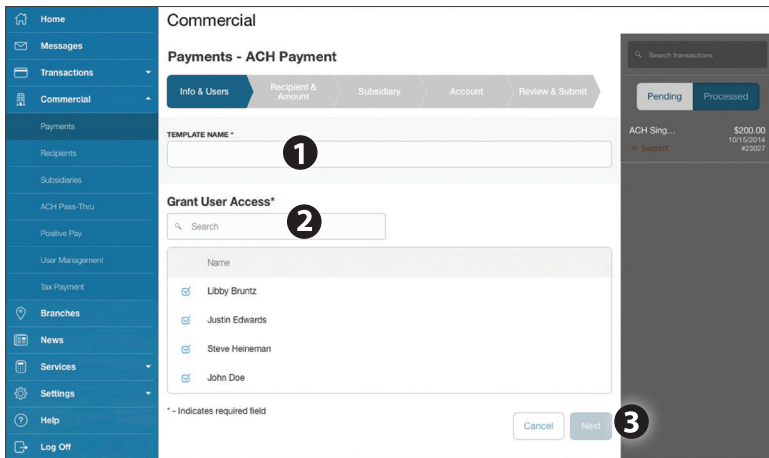
- ACH Payment
- ACH Receipt
- Domestic Wire
- International Wire

The following transaction types include multiple-recipients:

- ACH Batch
- ACH Collection

You can include one or more accounts for each recipient in the payment or template. If you add more than one account, the payment includes a separate transaction for each account.

## Step One: Info and Users

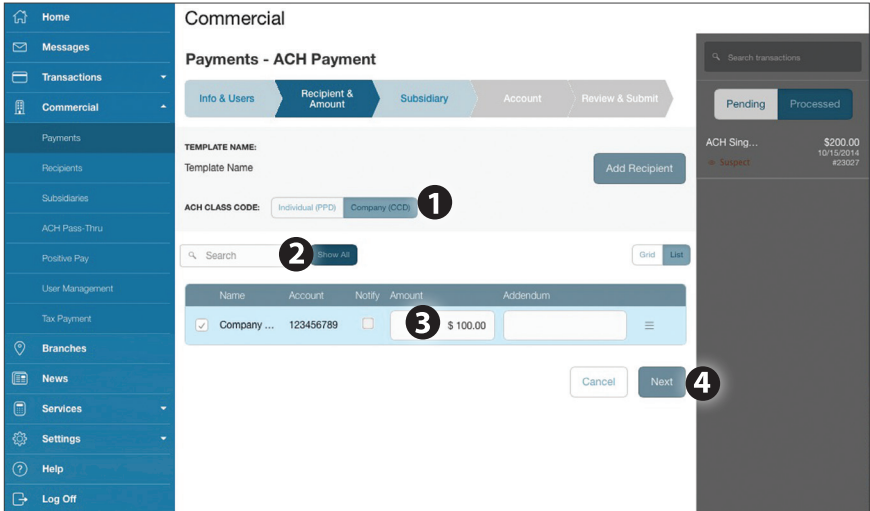


Click on the **Payments** tab.

1. Type in the **Template Name**.
2. Indicate which users should have access to this template. You can find users by typing their name in the **Search** bar, or checking their name below.
3. When you have established a template name and user access, click **Next**.

# Templates and Payments

## Step Two: Recipient and Amount



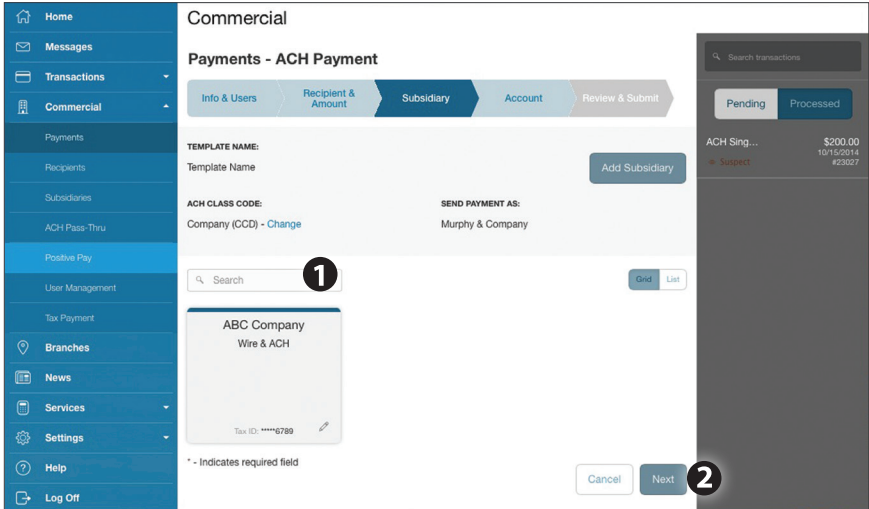
1. Choose whether the ACH class code is for an Individual (PPD) or a Company (CCD).
2. Select which recipient you wish to pay. You can find recipients by typing in their name in the **Search** bar, or checking their name below.
3. Once you have chosen your recipient, enter the **Amount** you wish to pay them. You can also include an **Addendum**.
4. Once you have indicated the ACH class code, recipient and amount to be paid, then click **Next**.

### NOTE

If you need to add your recipient to the system, click **Add Recipient** in the top right corner. You will be able to fill out the necessary information regarding the recipient. When you have established your recipient's information, you will be taken back to this page. Additionally, if you need to edit the account details for a selected recipient, select the menu icon to the right of the recipient and then select **edit recipient**.

# Templates and Payments

## Step Three: Subsidiary



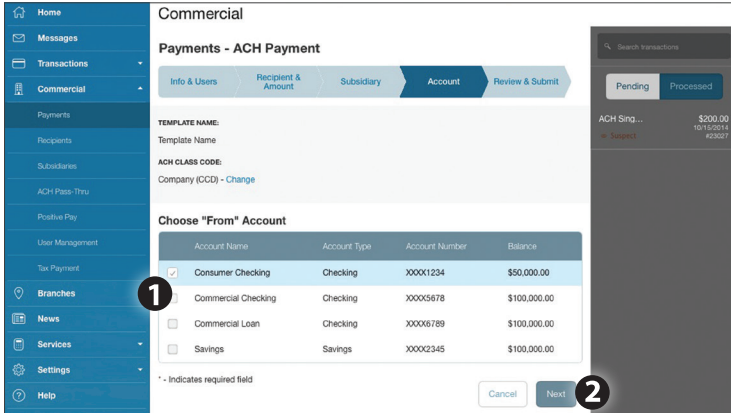
1. Select the subsidiary. You can find recipients by typing in their name in the **Search** bar, or checking their name below.
2. When finished, click **Next**.

### NOTE

If you need to add your subsidiary to the system, click **Add Subsidiary** in the top right corner. You will be able to fill out the necessary information regarding the subsidiary. When you have established your subsidiary's information, you will be taken back to this page.

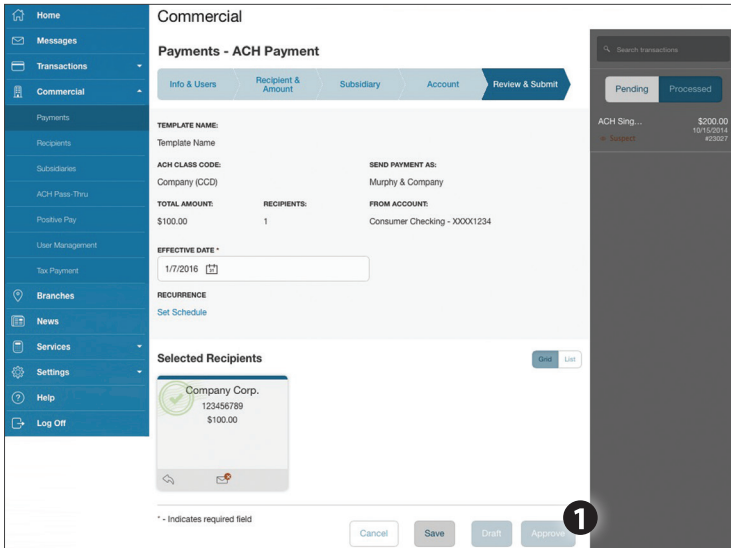
# Templates and Payments

## Step Four: Account



1. Choose the account you wish to withdraw from.
2. When finished, click **Next**.

## Step Five: Review & Submit

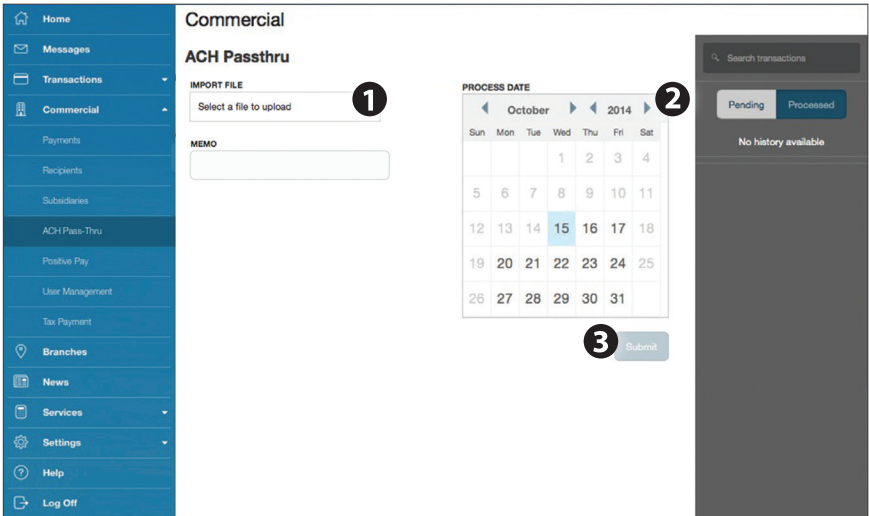


1. Review the information and if it is correct, click **Save** then **Approve**.

# ACH Passthru

If you use a software package to generate a file of ACH transactions, you can upload it to our website using this page.

## To Import ACH Transactions:



Click on the **ACH Passthru** tab.

1. Indicate which file you want to import.
2. Choose the **Process Date**.
3. When finished, click **Submit**.

# Tax Payment

Never run to the local branch with a tax payment check again. Initiate a Federal or State tax payment through EFTPS up to 30 days in advance from your home or office.

## To Initiate a Tax Payment:

The image displays two screenshots of a web application interface for initiating a tax payment. The top screenshot shows the 'Commercial' section with 'Tax Payments' selected. A dropdown menu for 'TAX AUTHORITY' is open, listing various state and federal taxes. The bottom screenshot shows the 'Alaska Tax' form with fields for 'PAYMENT FROM', 'TAX PERIOD END DATE', 'TO ACCOUNT', 'FROM ACCOUNT', 'TO ACCOUNT ROUTING NUMBER', and 'PAYMENT AMOUNT', along with a 'Submit' button.

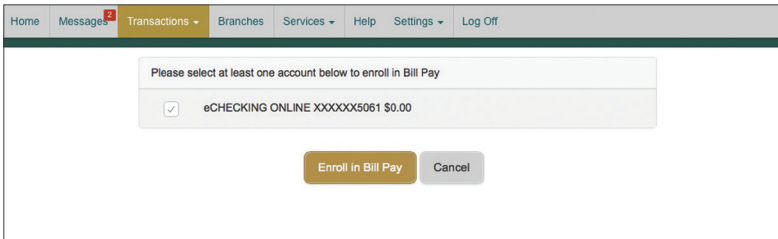
Click on the **Tax Payment** tab.

1. Using the drop-down menu, select the **Tax Authority**.
2. A list of tax payment forms will appear. Choose your tax payment simply by clicking on it.
3. Enter the required information for the payment, then click **Submit**.

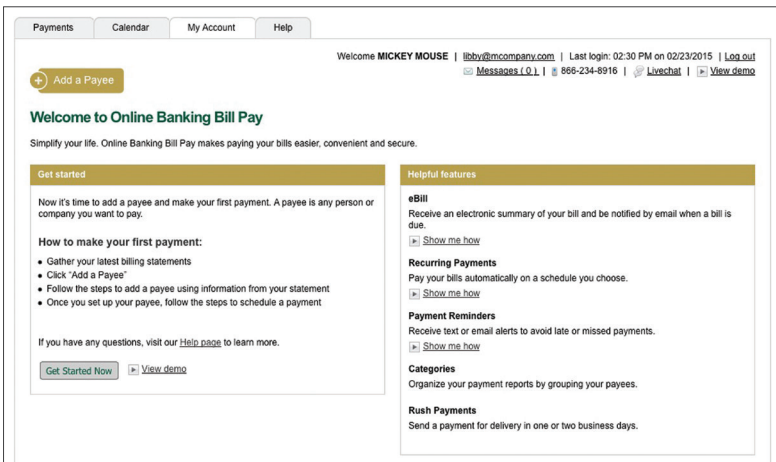


# Bill Pay – Enrollment & Overview

Before you can begin using Online Bill Pay you will need to choose the account you want to enroll in Bill Pay. Under Transactions, select Bill Pay. You will see a list of the accounts you have with our financial institution. Simply check the accounts you want to enroll in bill pay and click the Enroll in Bill Pay button. It's that easy!



What is more reassuring than being in control of your finances? Staying in control of your bills! With Bill Pay, you have the ability to stay on top of your monthly finances with utmost ease and turnkey efficiency. Free yourself from the hassle of writing checks and the clutter that comes with traditional ways of paying bills. Online Bill Pay makes a quick and easy alternative to paying your bills online.



# Bill Pay – Payees

The person or company to whom you are sending funds is known as the payee. A payee can be almost any company or person you would send a check, like an auto finance company, a cable TV provider or even a lawn care service. It may be convenient to set up a payee to receive payments on a regular basis, such as a loan.

The screenshot shows the Bill Pay interface. At the top, there are navigation tabs: Payments, Calendar, My Account, and Help. Below the navigation, there is a welcome message for MICKEY MOUSE and a search bar. The main section is titled "Payments" and includes a "Choose a Category" dropdown and a "Search your payees" field. A table lists payees with columns for Pay To, Pay from, Amount, Payment date, and Actions. The payees listed are American Express, Car Loan, and Cellular One. There are also sections for Pending and History payments.

This screenshot shows the "Add a payee" form. The title is "Add a payee" and the subtitle is "I need to:". There are three radio button options: "Pay a company" (selected), "Pay an individual", and "Pay a bank or credit union". There are "Back" and "Next" buttons at the bottom.

This screenshot shows the "Add a payee" form. The title is "Add a payee" and the subtitle is "Who are you trying to pay?". There is a note: "All fields are required unless designated with (Optional)". The form includes fields for Payee name, Account number, Verify account number, Phone number, and Zip code. There are "Back" and "Next" buttons at the bottom.

This screenshot shows the "Add a payee" form. The title is "Add a payee" and the subtitle is "Need more information about ABC Company". There is a note: "All fields are required unless designated with (Optional)". The form includes fields for Payee name, Account number, Phone number, Account holder name, Address, City, State, Zip code, Nickname, Default pay from, and Category (optional). There are "Back" and "Next" buttons at the bottom.

1. Under the Payments menu, click the **Add a Payee** button. In the **New Template** or **New Payment** drop-down list, click the type you want to create.
2. A new window will pop up. Select whether the payee is a company, individual or a bank or credit union, then click **Next**.
3. Fill out the required information regarding the payee, then click **Next**.
4. Enter the location information regarding your payee and click **Next**. Your payee has now been created and added to your payee list.

# Bill Pay – Make a Payment

Once you set up your payees, it's easy to pay your bills quickly. When you click on the Payments tab you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside the name.

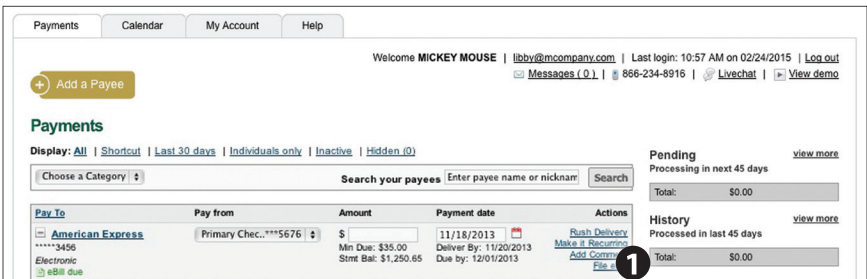
The screenshot shows a web interface for making payments. At the top, there are navigation tabs: Payments, Calendar, My Account, and Help. A user is logged in as MICKEY MOUSE. The main section is titled "Payments" and includes a search bar for payees. Below the search bar is a table of payees with columns for "Pay To", "Pay from", "Amount", "Payment date", and "Actions". The payees listed are American Express, Car Loan, Cellular One, and Day Care. Each payee entry has a calendar icon next to the payment date field. To the right of the table, there are sections for "Pending" and "History" payments, both showing a total of \$0.00. At the bottom right, there is a "Member FDIC" logo and a "Submit payments" button.

Pay To	Pay from	Amount	Payment date	Actions
American Express ****3456 Electronic eBill due	Primary Chec..***5676	\$ [input] Min Due: \$35.00 Stmt Bal: \$1,250.65	11/18/2013 Deliver By: 11/20/2013 Due by: 12/01/2013	Rush Delivery Make it Recurring Add Comment Pay eBill
Car Loan ****8467 Electronic	Primary Chec..***5676	\$ [input]	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
Cellular One ****5555 Electronic Last paid: \$75.00 on 11/08/2013 Set up eBill	Primary Chec..***5676	\$ [input]	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
Day Care ****6789 Check Last paid: \$500.00 on 11/15/2013	Primary Chec..***5676	\$ [input]	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make it Recurring Add Comment

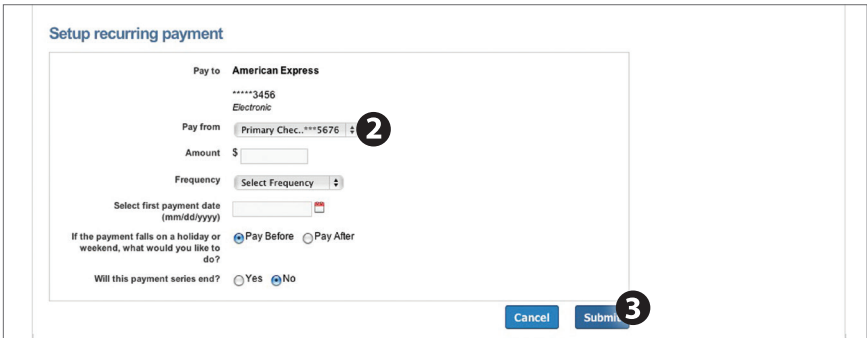
1. Find the payee you want to pay and, using the drop-down menu, select which account you wish to pay from.
2. Type in the **Amount** to be paid.
3. Using the handy calendar icon beside the blank space, choose the date you want to pay this payee.
4. When finished, click **Submit payments**.

# Bill Pay – Recurring Payments

Our recurring payments feature keeps you ahead of your payments that need to be repeated. Setting up a recurring payment takes only a few moments, and saves you from having to remember the same payee every pay period.



The screenshot shows the 'Payments' tab selected. At the top, there is a navigation bar with 'Payments', 'Calendar', 'My Account', and 'Help'. Below this, a welcome message for 'MICKEY MOUSE' is displayed. A 'Payments' section contains a search bar and a table of payments. The table has columns for 'Pay To', 'Pay from', 'Amount', 'Payment date', and 'Actions'. One payment is listed for 'American Express' with a 'Primary Chec...' pay from account. The 'Actions' column for this payment includes a link labeled 'Make it Recurring', which is circled with a red '1'. To the right of the table, there are summary boxes for 'Pending' and 'History' payments, both showing a total of \$0.00.



The screenshot shows the 'Setup recurring payment' form. The 'Pay to' field is set to 'American Express'. The 'Pay from' dropdown menu is open, showing 'Primary Chec...\*\*\*5676', which is circled with a red '2'. The 'Amount' field is empty. The 'Frequency' dropdown menu is set to 'Select Frequency'. The 'Select first payment date' field is empty. There are radio buttons for 'Pay Before' (selected) and 'Pay After'. At the bottom, there are radio buttons for 'Yes' and 'No' for 'Will this payment series end?'. The 'Submit' button is circled with a red '3', and a 'Cancel' button is also visible.

1. Click on the Payments tab and find the payee you wish to set up recurring payments for. Choose the **Make it Recurring** link.
2. A new window will pop up. Choose the **Pay from** account, along with the **Amount, Frequency, Payment Date** and other payment preferences.
3. Click **Submit**, when finished.

# Bill Pay – Edit & Cancel Payments

Even after you have set up a payment, you have the ability to edit or cancel your payment up to the time it begins processing. This convenient feature gives you the freedom to change the way you make your payments.

The screenshot displays the Bill Pay interface. At the top, there are navigation tabs for Payments, Calendar, My Account, and Help. A welcome message for MICKEY MOUSE is shown, along with contact information and a last login time. The 'Payments' section includes a search bar and a table of pending and processed payments. A red circle '1' highlights the 'American Express' payee in the table. Below this, the 'Payee details for American Express' window is shown, with a red circle '2' highlighting the 'Recent activity' table. At the bottom, the 'Edit payment' form is displayed, with a red circle '3' highlighting the 'I would like to stop this payment' checkbox.

**Payments**

Welcome MICKEY MOUSE | libby@mcompany.com | Last login: 10:57 AM on 02/24/2015 | Log out  
Messages (0) | 866-234-8916 | Livechat | View demo

**Payments**

Display: All | Shortcut | Last 30 days | Individuals only | Inactive | Hidden (0)

Choose a Category | Search your payees Enter payee name or nickname Search

Pay To	Pay from	Amount	Payment date	Actions
American Express 3456 Electronic eBill due	Primary Chec.***5676	\$	11/18/2013 Min Due: \$35.00 Deliver By: 11/20/2013 Due by: 12/01/2013	Rush Delivery Make it Recurring Add Comment File eBill

**Payee details for American Express**

**eBills**

Date	Amount	Additional items
Due: 12/1/2013 Statement close: 11/5/2013	Min due: \$35.00 Statement balance: \$1,250.65	Status: Face Details: View
Due: 11/1/2013 Statement close: 10/5/2013	Min due: \$25.00 Statement balance: \$500.00	Status: Paid

**Reminders**

Delivery method	Reminder Date	Frequency	Actions
There are no scheduled reminders. Add Reminder			

**Recent activity**

Pay to	Pay from	Amount	Process date	Deliver by date	Additional items
American Express 3456 Electronic	Primary Checking ****	\$1000.00	11/18/2013	11/20/2013	Conf #22 Frequency: One time Delivery: Standard Status: Scheduled eBill due Rush Delivery

**Edit payment**

Pay to: American Express  
3456  
Electronic

Pay from: Primary Chec.\*\*\*5676

Confirmation: 22

Amount: \$ 1000.00

Payment Date (mm/dd/yyyy): 11/15/2013

Comment (optional):

(Maximum characters: 1000) You have 1000 characters left.  
Comments are for personal use and will not be seen by the payee.

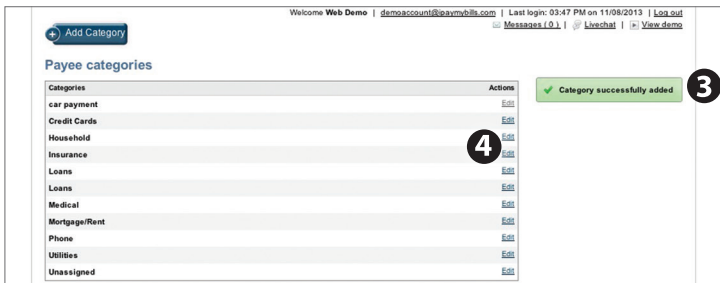
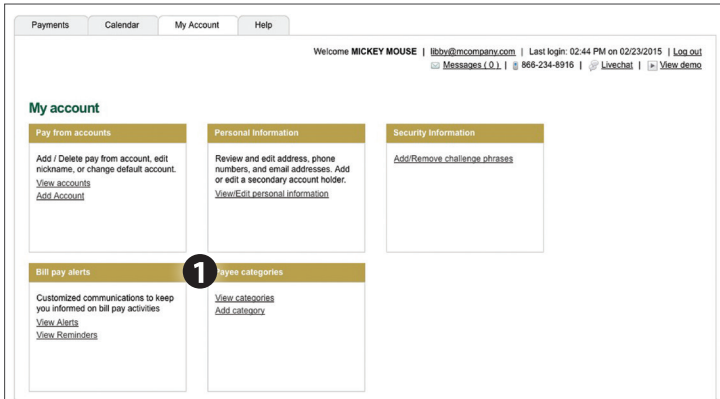
I would like to stop this payment

Cancel Submit

1. To edit or cancel a payment, simply click on the payee from which you would like to edit or cancel a payment.
2. A new window will appear revealing the recent activity for the payee. Click the **Edit** link towards the bottom of the window.
3. Here you can change the setting of your payment, such as the account you are paying from, the amount or payment date. Once you are done editing the payment, click **Submit**. If you wish to delete the payment, click the box next to **I would like to stop this payment**.

# Bill Pay – Categories

Assign and organize your payees into specific groups to ensure increased convenience when paying your bills.



1. To add a category, go to the **My Account** tab and click the **Add category** link.
2. A new window will pop up asking you to name your category. When finished, click **Submit**.
3. You will see on the right hand side of the screen that your category has been successfully added.
4. If you need to edit your category, simply click the **Edit** link next to the category name.

# Bill Pay – View Bill History

View and print bill history and details by entering the appropriate search criteria.

Welcome MICKEY MOUSE | [ibby@mcmeany.com](mailto:ibby@mcmeany.com) | Last login: 10:57 AM on 02/24/2015 | [Log out](#)  
[Messages \(0\)](#) | [866-234-8916](#) | [Livechat](#) | [View demo](#)

**Payments**

Display: [All](#) | [Shortcut](#) | [Last 30 days](#) | [Individuals only](#) | [Inactive](#) | [Hidden \(0\)](#)

Choose a Category: Search your payees Enter payee name or nickname Search

Pay To	Pay from	Amount	Payment date	Actions
<a href="#">American Express</a> ****3456 Electronic Min Due: \$35.00 Stmt Bal: \$1,250.65	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/20/2013 Due by: 12/01/2013	<a href="#">Rush Delivery</a> <a href="#">Make it Recurring</a> <a href="#">Add Comment</a> <a href="#">File a Bill</a>
<a href="#">Car Loan</a> ****8467 Electronic	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/20/2013	<a href="#">Rush Delivery</a> <a href="#">Make it Recurring</a> <a href="#">Add Comment</a>
<a href="#">Cellular One</a> ****5555 Electronic Last paid: \$75.00 on 11/08/2013 <a href="#">Set up a bill</a>	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/20/2013	<a href="#">Rush Delivery</a> <a href="#">Make it Recurring</a> <a href="#">Add Comment</a>
<a href="#">Day Care</a> ****6789 Check Last paid: \$500.00 on 11/15/2013	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/21/2013	<a href="#">Rush Delivery</a> <a href="#">Make it Recurring</a> <a href="#">Add Comment</a>

[View pending transactions](#) | [View history](#) [Review](#) [Submit payments](#)

**Pending**  
Processing in next 45 days  
Total: \$0.00 [view more](#)

**History**  
Processed in last 45 days  
Total: \$0.00 [view more](#)

Member FDC

**History**

Display: [All](#) | [Last 30 days](#) | [Last 60 days](#) | [Last 90 days](#) | [Print](#) | [View in Excel](#)

Choose a Category: Choose a Payee Status Date range MM/DD/YYYY to MM/DD/YYYY Search

Pay To	Pay From	Amount	Process date	Deliver by date	Additional items
<a href="#">Cellular One</a> ****5555	Hobby Account ***1753	\$75.00	11/8/2013	11/13/2013	Conf: #17 Frequency: One time Delivery: Standard Status: Paid Details: <a href="#">View</a>
<a href="#">Christmas Account</a> 2345	Primary Checking ***5676	\$200.00	11/14/2013	11/18/2013	Conf: #8 Frequency: One time Delivery: Standard Status: Processed Details: <a href="#">View</a>
<a href="#">Day Care</a> ****6789	Primary Checking ***5676	\$500.00	11/15/2013	11/18/2013	Conf: #13 Check Number: 12 Frequency: One time Delivery: NextBusinessDay Status: Paid Details: <a href="#">View</a>
<a href="#">Mortgage</a> 2345	Hobby Account ***1753	\$1200.00	11/14/2013	11/18/2013	Conf: #24 Frequency: One time Delivery: Standard Status: Processed Details: <a href="#">View</a>
<a href="#">Phone</a> ****6666	Hobby Account ***1753	\$50.00	10/18/2013	10/23/2013	Conf: #25 Check Number: 12 Frequency: One time Delivery: Standard Status: Paid Details: <a href="#">View</a>

[View pending transactions](#) [Return to payments](#)

1. Click **View More** located next to the History panel.
2. Narrow down your search using the provided drop-down menus and options.
3. Click the **Search** button to see your results.
4. To print the search results for your records, click the **Print** option.

# Transactions – Funds Transfer

Online Banking enables you to transfer funds between your accounts quickly and easily. You can create on-time or recurring funds transfers, however you cannot exceed more than six funds transfers per account per statement cycle.

## To Transfer Funds:

The screenshot shows the 'Funds Transfer' form in an online banking application. At the top, there is a navigation bar with 'Home', 'Messages', 'Transactions', 'Branches', 'Services', 'Help', 'Settings', and 'Log Off'. Below the navigation bar is a green banner with a warning message: 'All online transfers should be made PRIOR to 8 p.m. Central Time to be guaranteed posting on the same business day. Transfers made AFTER 8 p.m. may or may not post until next business day. Transfers made on non-business days will be credited as of the next business day. External transfers may take up to 2 business days to post to the external account.' The main form area is titled 'Funds Transfer' and contains several fields: 'FROM \*' with a dropdown menu showing 'eCHECKING ONLINE XXXXXX5061 \$0.00' and a circled '1' next to it; 'TO \*' with a dropdown menu showing '---Select To Account---'; 'AMOUNT \*' with a text input field containing '5.00' and a checkbox labeled 'Make this a recurring transaction'; 'DATE \*' with a date picker showing '2/18/2015'; and 'MEMO' with a text input field containing 'Enter letters and numbers only'. At the bottom right of the form are 'Clear' and 'Transfer Funds' buttons. On the right side of the form, there is a search bar labeled 'Search transactions' and a filter section with buttons for 'All', 'Pending', and 'Processed'. Below the filter buttons, it says 'No history available'.

Click on the **Funds Transfer** tab.

1. Select the accounts you wish to transfer funds **From** and **To** using the drop-down menus.
2. Enter the dollar amount to be transferred.
3. Enter a **Date** for the funds transfer to occur.
4. Click **Transfer Funds**.

### NOTE

You have the option to create a recurring transfer by checking the box to make it a recurring transaction, and completing the recurring transaction fields. Additionally you can elect to make a split payment to a loan if your To account is a loan account.



# Transactions – Customer to Customer

With the Customer to Customer transfer feature, you can send or receive money to or from anyone. All you need is their email address or mobile SMS number.

Click on the **Customer to Customer Transfer** tab.

Home Message Transactions Branches Services Help Settings Log Off

### Person To Person Transfer

You can choose to make a single transfer to another account holder or link another account holder's account (for deposit purposes only) to your online login. If you plan to make more than one transfer to the other account holder, or if you need to create a recurring or future-dated transfer, linking the account is required.

Single Transfer Link Account 1

1. Choose **Make a single transfer to another member** if you are planning on this being your only transfer to this member. Choose **Link the other member's account to your login for later use** if you plan to make other transfers to this member in the future.

Home Message Transactions Branches Services Help Settings Log Off

### Transfer Funds To Another Account

Make a one-time transfer to another customer's account.

#### Enter Your Account Information

FROM ACCOUNT #  
XXXXXXXX5061: \$0.00 2

AMOUNT # DESCRIPTION

\$0.00

#### Enter Recipient Customer Account Information

RECIPIENT EMAIL ADDRESS # LAST 4 DIGITS OF ACCOUNT # \*

jdoe@abccompany.com 4456

\* - Indicates required field

Back Submit

2. Based on your selection a new screen will appear asking for more information for your transfer. To initiate a transfer, you will need the six digit account number, the account suffix (confirm with the other member what to use for the suffix), and the first three letters of the last name (example; "SMI" "Jr", or "LLC").

Home Message Transactions Branches Services Help Settings Log Off

### Link An Account

Link another customer's account (deposit only) to your online login. Enter Recipient Customer Account Information. This data is to link a target account to be used in Funds Transfer under the Transaction tab.

RECIPIENT EMAIL ADDRESS # 3 LAST 4 DIGITS OF ACCOUNT # \*

jdoe@abccompany.com 4456

\* - Indicates required field

Back Submit

# Transactions – eStatements

The Statement feature is a great virtual filing system, saving paper and space in your home or office by allowing you to view and save your statements electronically. You can view an electronic statement in two easy steps.

## To View Your Statements:

The screenshot shows the online banking interface. At the top, there is a navigation menu with 'Home', 'Messages', 'Transactions', 'Branches', 'Services', 'Help', 'Settings', and 'Log Off'. The 'Transactions' tab is selected.

The main content area is titled 'Statements'. It contains the following text: 'Please choose an account to view your statement. If your eStatements do not appear after selecting submit, please adjust your Internet Options to allow pop-ups from our site.' Below this, there are two account selection options: 'E-CHECKING ONLINE XXXXXXXX3061 \$0.00' and 'E-CHECKING PLUS XXXXXXXX3093 \$0.00'. A red circle with the number '1' is placed over the first account option.

The next screen is titled 'Online Agreement and Disclosure'. It displays the following text: 'YOUR VALIDATION CODE IS: f90431f'. Below this is the heading 'eStatement and Notice Delivery Terms and Conditions' and 'Attention Customer'. The text states: 'This disclosure relates to your enrollment in Peoples Bank of Alabama "eStatements" (electronic statement, notices, and other account documents) delivery. Please read this notice carefully and retain a copy for your records. BY ENROLLING, YOU AGREE TO RECEIVE YOUR STATEMENTS, NOTICES & OTHER ACCOUNT DOCUMENTS ELECTRONICALLY (via email). UPON ENROLLING, YOU WILL NO LONGER RECEIVE STATEMENTS, NOTICES & OTHER ACCOUNT DOCUMENTS IN THE MAIL FOR THE ACCOUNT(S) YOU HAVE SELECTED. By selecting "I Agree" (which appears below if you are enrolling at this time), you choose to receive the following'. Below the text is a 'Validation Code' field containing 'f90431f', a red circle with the number '2' is placed over the field, and two buttons: 'I Accept' and 'I Decline'.

The final screen is titled 'Statements'. It has a navigation menu with 'Statements', 'Other Documents', 'Preferences', and 'Sign Off'. The 'Statements' tab is selected. The text reads: 'For your convenience, electronic statements are available online for up to 18 months. Click the [PDF icon] to view a printable version. Click the [HTML icon] to view the corresponding statement in an interactive HTML format. You can change your delivery preferences for any of the statement deposit accounts that you are a signer on by clicking on the Preferences tab.' Below this is a table with the following data:

Description	Account #	Date	View
Checking Statement	21015061	01/22/2014	[PDF icon] [HTML icon]

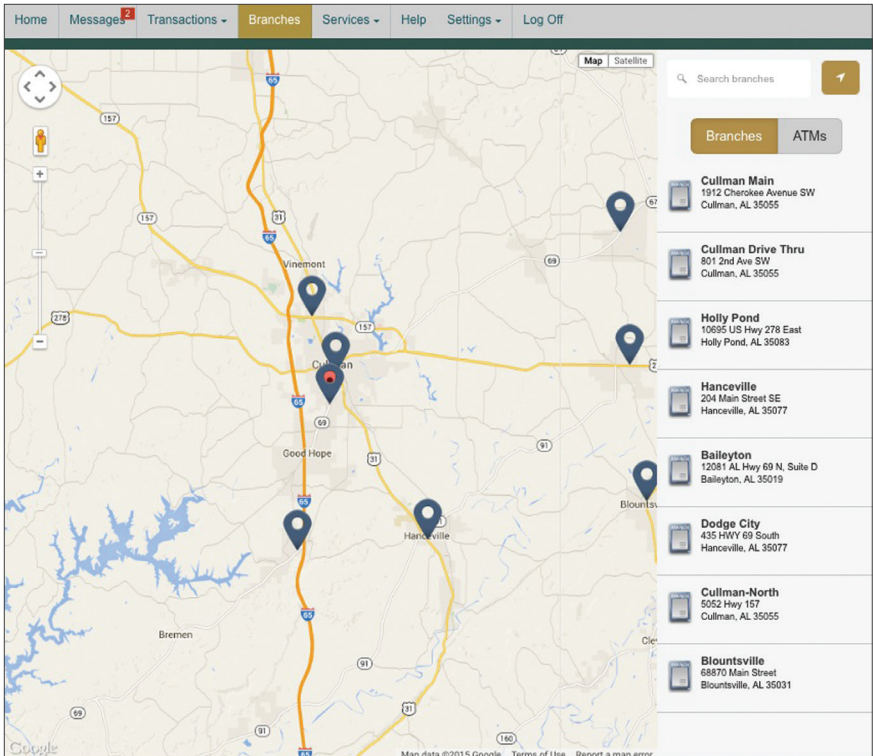
A red circle with the number '3' is placed over the 'View' column of the table.

Click on the **Statements** tab.

1. Choose the account you wish to view an eStatement for.
2. Next you will be directed to the eStatement Notice Delivery Terms and Conditions. Read over the terms and when finished type the **Validation Code** (located at the top of the page) in the field below. Click **I Accept** to continue.
3. You will see a list of statements to choose from. To view a specific statement, simply click on one of the View icons on the right side of the screen.

# Branches

Mapping from your current location, you can click on the Branches or ATMs button to locate your branches and ATMs.



# Settings – Address Change

For security purposes it is important to maintain current contact information on your account.

## To Change Your Address:

### Settings

#### Address Change

Complete and submit this form to change your address information for one or more of your accounts.

<b>ADDRESS 1 *</b> 13610 Barrett Office Dr.	<b>Select an account</b>  <input type="button" value="Select All"/> <input type="button" value="Clear All"/>  <b>CONSUMER CHECKING - XXXX1234</b> <b>COMMERCIAL CHECKING - XXXX5678</b> <b>COMMERCIAL LOAN - XXXX5789</b> <b>SAVINGS - XXXX2345</b>  <b>CERTIFICATE OF DEPOSIT - XXXX3456</b>  <b>COMMERCIAL LOAN - XXXX7890</b> <b>CREDIT CARD - XXXX8901</b>
<b>ADDRESS 2</b> #206	
<b>CITY *</b> St. Louis	
<b>STATE *</b> Missouri	
<b>ZIP *</b> 63011	
<b>COUNTRY *</b> United States	
<b>HOME PHONE *</b> 6363942116	
<b>WORK PHONE *</b> 6363942116	
<b>CELL PHONE</b> Cell Phone	
<b>E-MAIL ADDRESS</b> paul@moocompany.com	

\* - Indicates required field

Click on the **Address Change** tab.

1. Update your contact information and click **Submit**.
2. To secure your information we require that you then approve your address change through the activity center by using a Secure Access Code.

# Settings – Stop Payment

With Online Banking, you can initiate a stop check payment request from any device. Visit Activity Center to review the status of your request. The stop payment will remain in effect for six months on checks and one year for ACH items.

## To Initiate a Stop Payment Request:

Home Messages Transactions Branches Services Help Settings Log Off

### Stop Payment

Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE	Are you requesting to stop payment on one or multiple checks?
ACCOUNT	Single Check
	Multiple Checks

\* - Indicates required field

Send Request Back

REQUEST TYPE: Single Check

ACCOUNT: Consumer Checking XXXX1234

CHECK NUMBER: #147852369

PAYEE: Jane Doe

AMOUNT: \$ 500.00

1	2	3
4	5	6
7	8	9
DATE	Delete	0
NOTE		Save

\* - Indicates required field

Send Request Back

Click on the **Stop Payment** tab.

1. Select request type; single or multiple checks.
2. Select an account, check number, as well as other requested information.
3. Click **Send Request**.

REQUEST TYPE: Single Check

ACCOUNT: Consumer Checking XXXX1234

CHECK NUMBER: #147852369

PAYEE: Jane Doe

AMOUNT: \$500.00

DATE: 15

NOTE

\* - Indicates required field

Send Request Back

REQUEST TYPE: Single Check

ACCOUNT: Consumer Checking XXXX1234

CHECK NUMBER: #147852369

PAYEE: Jane Doe

AMOUNT: \$500.00

DATE: 10/23/2014

NOTE: For services rendered

\* - Indicates required field

Send Request Back

# Settings – Profile

If you have a new address, phone number, email or even a new surname, updating your profile is an essential step in order for us to keep up with the changes in your life!

Home Messages <sup>2</sup> Transactions ▾ Branches Services ▾ Help Settings ▾ Log Off

## Profile

Please review and update your profile

<b>PREFIX</b>	<b>FIRST NAME *</b>	<b>MIDDLE NAME</b>
<input type="text"/>	<input type="text" value="MICKEY"/>	<input type="text" value="Middle Name"/>
<b>LAST NAME *</b>	<b>SUFFIX</b>	
<input type="text" value="MOUSE"/>	<input type="text"/>	
<b>E-MAIL ADDRESS *</b>		
<input type="text" value="libby@mcompany.com"/>		
<b>ADDRESS 1 *</b>		
<input type="text" value="123 test"/>		
<b>ADDRESS 2</b>		
<input type="text" value="Address 2"/>		
<b>CITY *</b>	<b>STATE *</b>	<b>ZIP *</b>
<input type="text" value="cullman"/>	<input type="text" value="AL"/>	<input type="text" value="35055"/>
<b>COUNTRY *</b>		
<input type="text" value="United States"/>		
<b>PHONE COUNTRY *</b>	<b>HOME PHONE *</b>	<b>WORK PHONE</b>
<input type="text" value="United States"/>	<input type="text" value="(256)347-1070"/>	<input type="text" value="Work Phone"/>

\* - Indicates required field

**1**

Click on the **Profile** tab.

1. To update your profile, enter the correct information in the spaces provided. Click **Submit Profile**.

# Settings – Account Preferences

In Account Preferences, you can select name and viewing preferences for your Online and Text Banking accounts. When selecting Online, customize your account display name in Online Banking and choose the order preference for viewing. Toggle to the Text button for Text Banking account preferences. To view an account in Text Banking, check “enabled”. Customize a five character account nickname to display and choose the order preference for viewing.

Click on the **Account Preferences** tab.

Home Messages 2 Transactions Branches Services Help Settings Log Off

## Account Preferences

Online Text

Enter a display name to be shown for each account.

**EChecking**  
XXXXXXXX5061

0

**E-CHECKING PLUS**  
XXXXXXXX5003

0

Submit

# Settings – Security Preferences

In Security Preferences, you can change your password, Login ID and update contact options for delivery of your secure access code.

## To Set Up or Change Your Security Preferences:

Click on the **Security Preferences** tab.

The screenshot shows the 'Security Preferences' page with the 'Change Password' tab selected. It contains three input fields: 'OLD PASSWORD', 'NEW PASSWORD', and 'CONFIRM NEW PASSWORD'. To the right of these fields are instructions: 'The New Password and Confirm New Password fields must match. Password must be at least 4 characters long.' for the old password; 'Password can be no more than 16 characters long.' for the new password; and 'Password must contain a minimum of 1 numbers.' for the confirm field. A 'Change Password' button is at the bottom right.

### Change Password:

When changing your password, make sure you follow the guidelines for creating a strong valid password.

### Change Login ID:

When changing your Login ID, make sure you follow the guidelines for creating a new ID.

The screenshot shows the 'Security Preferences' page with the 'Change Login ID' tab selected. It features a 'NEW LOGIN ID' input field. To the right, instructions state: 'Login ID must be at least 1 characters long.' and 'Login ID must be no more than 10 characters long.' A 'Submit' button is located at the bottom.

The screenshot shows the 'Security Preferences' page with the 'Phishing Phrase' tab selected. It has a 'MY PHRASE' input field. A 'Submit' button is at the bottom right.

### Phishing Phrase:

The Phishing Protection Phrase will display every time you log in. This is to assure you that you are on our website and not on a phishing site. Pick a simple phrase that you will instantly recognize.

### Secure Delivery:

Make sure we have your correct SMS and phone number on file so you can receive secure access codes when logging in from an unregistered device, authorizing transactions or completing address changes.

The screenshot shows the 'Security Preferences' page with the 'Secure Delivery' tab selected. It displays contact information for SMS (556339-7916) and E-MAIL (lboy@company.com). Each entry has 'Edit' and 'Delete' buttons. At the bottom, there are buttons for 'New E-mail Address', 'New Phone Number', and 'New SMS Text Number'.



# Settings – Alerts

You can create and manage alerts to remind you of important dates, warn you about the status of your accounts, and when certain transactions occur. When you create an alert, you specify the conditions that trigger the alert and delivery options to receive that alert. All alerts will automatically be sent to your Online Banking account via Secure Messages, regardless of the additional delivery preferences you have established. You can edit specific Account, History, and Transaction alert preferences found in **Alerts** under the **Settings** menu. Delivery preferences include:

- Secure Message within Online Banking
- Phone Number
- SMS text message number
- Email to an address you specify

Create and manage alerts for your accounts. Enable/disable security alerts for account activity and edit delivery preferences for receiving alerts.

## To Set Up Alerts:

The screenshot shows the 'Alerts' section of an online banking interface. At the top, there is a navigation bar with tabs for Home, Messages, Transactions, Branches, Services, Help, Settings (selected), and Log Off. Below the navigation bar, the 'Alerts' section is displayed. On the right side of the Alerts section, there is a '+ New Alert' button (labeled 1) and a 'Click to show details' link (labeled 2). Below these, there are five alert categories, each with a count in parentheses and a 'Click to show details' link: Date Alerts (0), Account Alerts (0), History Alerts (0), Transaction Alerts (0), and Security Alerts. A dropdown menu is open over the '+ New Alert' button, showing the following options: '--- New Alert ---', 'Date Alert', 'Account Alert', 'History Alert', and 'Transaction Alert'.

Click on the **Alerts** tab.

1. To create an alert, click the **Create New Alert** button.
2. To view details of an already existing alert, choose the **Click to view details** link on the left of the alert.

### NOTE

**Setting up Security Alerts is a great way to monitor the security of your online banking account.**

# Settings – Text Enrollment

Once enrolled in Text Banking, you can check balances, review account history and transfer funds from your Online Banking account using any text enabled device.

## To Enroll in Text Banking :

Click on the **Text Enrollment** tab.

1. Turn the Text Enrollment button from **OFF** to **ON**.
2. Enter your **phone/SMS text number**.
3. Read the terms and conditions and check the **Agree to Terms** box.
4. Click **Save** to complete enrollment.
5. To enable your account to be viewed in Text Banking, visit Account Preferences under the settings menu. Check **enabled**, customize a five character account nickname to display and choose the order preference for viewing.

Text Command Options To 226563 For The Following Information:	
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)

# Settings – Themes

Our online banking system offers a few different looks, a combination of fonts, colors and menus, that we call “themes”.

The screenshot shows a navigation bar at the top with links: Home, Messages, Transactions -, Branches, Services -, Help, Settings -, and Log Off. Below the navigation bar, the page is titled "Languages" and contains instructions: "To change your default language, please select from the dropdown below." and "Please note, not all themes are available in all languages." There is a dropdown menu labeled "LANGUAGE" with "English (English)" selected. Below this, the "Themes" section is titled and contains instructions: "Please select a theme from the theme library below." and "Changing the theme will affect the way the app is displayed." Three theme preview cards are shown: "Q2" (with a circled "1" icon), "Q2trusteerretail Uux Theme", and "Large Font". Each card shows a preview of the banking interface with that theme applied.

1. Simply click the theme you would like to see and it will automatically display.



**Telephone Hours of Operation**

8:00 AM – 5:00 PM CST

Monday – Friday

8:00 AM – 12:00 Noon CST

Saturday

**Customer Service**

(877) 788-0278

**Internet Banking**

24 Hours

**Bill Payment**

24 Hours

**Automated Bank by Phone**

24 Hours – (888) 537-8772

**Mailing Address:**

Peoples Bank of Alabama

811 2nd Ave SW

Cullman, AL 35055

