A Quick and Easy Guide to

Personal Online Banking & Bill Pay

Version 4.0

PEOPLES BANK of ALABAMA

www.peoplesbankal.com

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Welcome

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

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.

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.

General Information – Security

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.

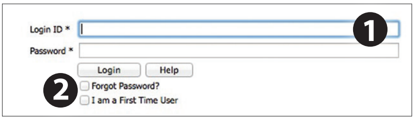
Identity Theft

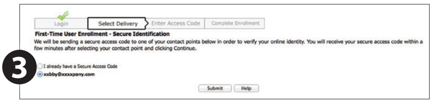
It is important that you are aware of the dangers of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit, purchase merchandise,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

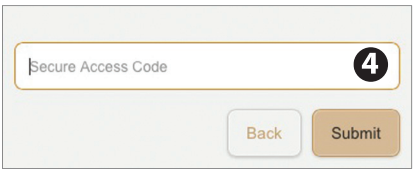
Fraud Prevention Tips

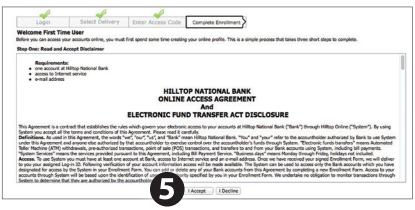
- Do not open email attachments or click on a link from unsolicited sources.
- Avoid completing email forms or messages that ask for personal or financial information.
- Do not trust an email asking you to use a link for verification of login or account details.
- Monitor your account transactions for 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.

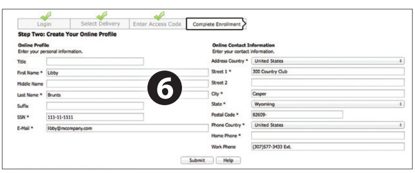
General Information – For New Online Banking Users

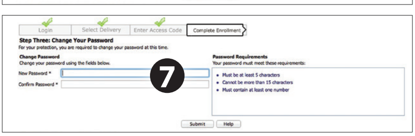


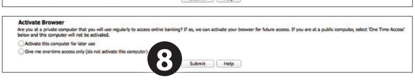












1. Go to the home page and enter your current **Login ID**.

2. Click on the "I am a First Time User" check box, then click **Login**.

3. Indicate how you want your Secure Access Code to be delivered, then click **Submit**.

4. When you receive your Secure Access Code, enter it in the access code screen and click **Submit** again. The one-time access code is only valid for 15 minutes. If it expires, you must request a new one. If you close the login screen and then receive the code, follow the above steps again and select "**I already have a Secure Access Code**".

5. You will then be asked to read our Online Access Agreement. Please read carefully. Click **I Accept** if you agree to our terms.

6. To complete your enrollment you will need to create an online profile. Some fields may already be filled in for you. Verify the information is correct and fill in all required fields (fields marked with an asterisk are required fields).

7. You Create a password. Use the guidelines on the right side of the screen. Confirm your password by typing it again, the click **Submit**.

8. Next, you will be asked if you would like to register your device. If you register your device, you will not have to generate new secure access code when you use that device in the future. You will then be logged in to Online Banking.

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.

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?

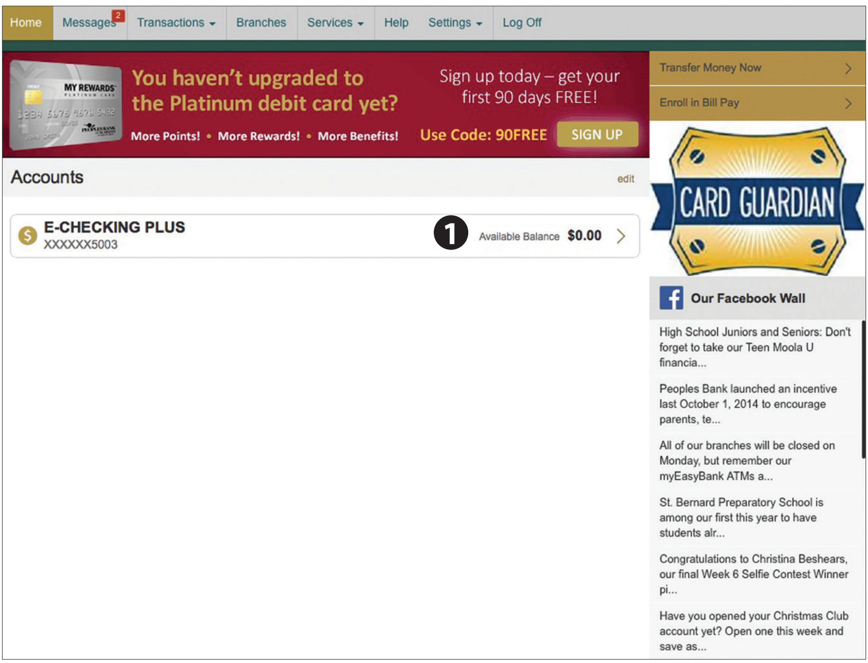
We use a second out-of-band authentication step to protect your login. We do this by delivering a Secure Access Code via SMS text or phone call to a number you have registered with us. If you select to register the device you are logging in from, your future logins from this device will not require you 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.

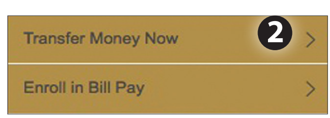
General Information – Home

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.

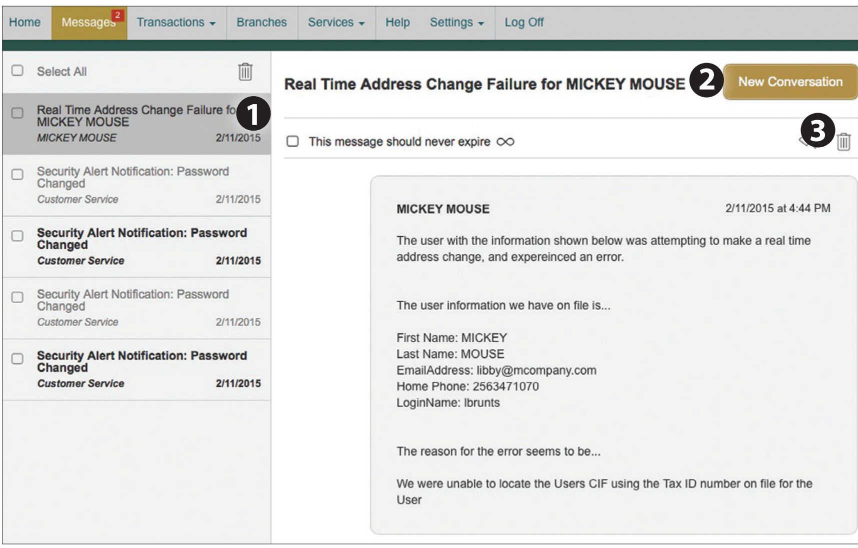
2. Need an action done in a hurry? On the home page you will notice options on the upper-right corner of the page. These Quick Action options allow you to swiftly: transfer money, view recent transactions and enroll in bill pay.



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:

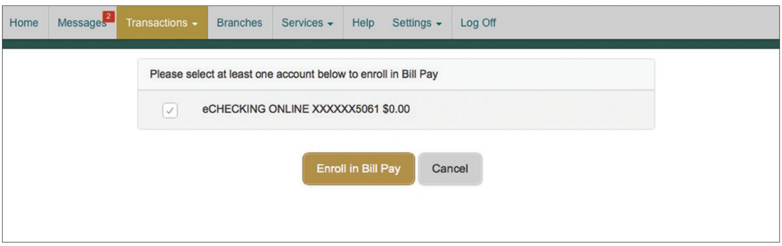


Click on the **Messages** tab.

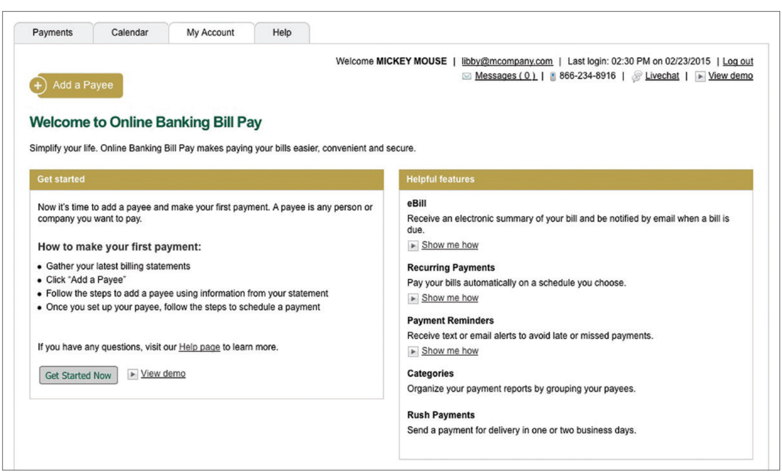
1. Messages are displayed on the left-side of the screen.
2. You can delete or reply to a message in the upper right corner of the original message, or send a new message by selecting **New Conversation**.
3. You can also delete multiple messages by placing a check mark in the box for each message you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

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!

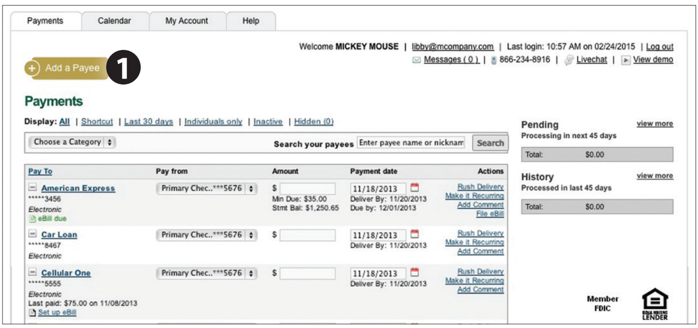


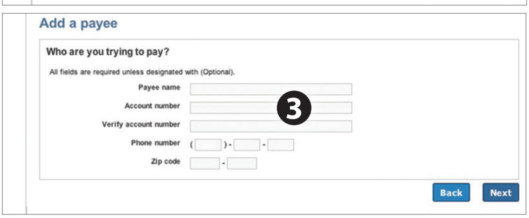
What is more reassuring than being in control of your finances? Staying in control of your bills! With Bill Pay, you have the ability to stay on top of your monthly finances with utmost ease and turnkey efficiency. Free yourself from the hassle of writing checks and the clutter that comes with traditional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

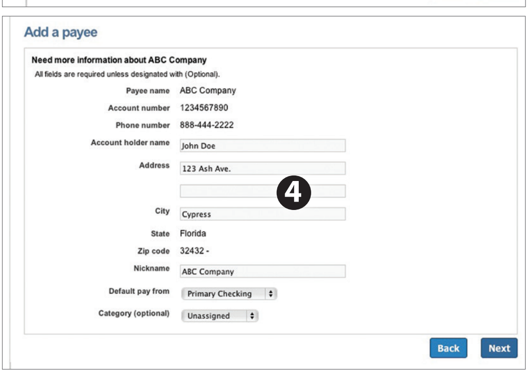


Bill Pay – Payees

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.



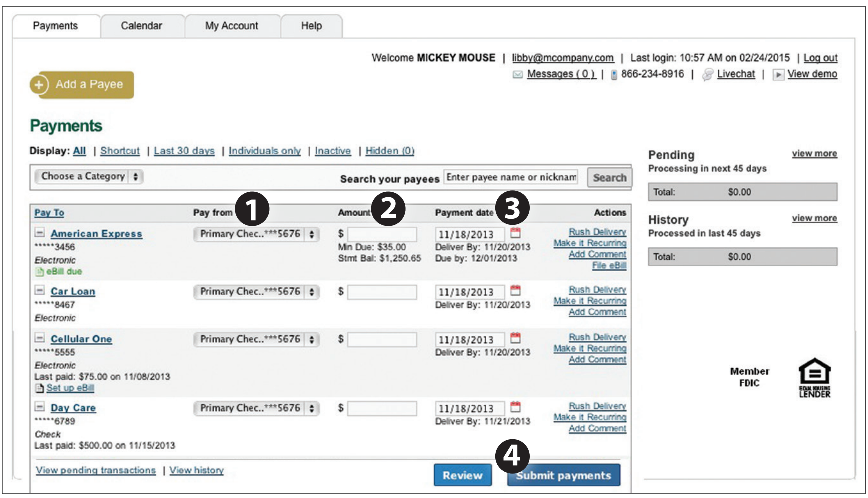




1. Under the Payments menu, click the **Add a Payee** button. In the **New Template** or **New Payment** drop-down list, click the type you want to create.
2. A new window will pop up. Select whether the payee is a company, individual or a bank or credit union, then click **Next**.
3. Fill out the required 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

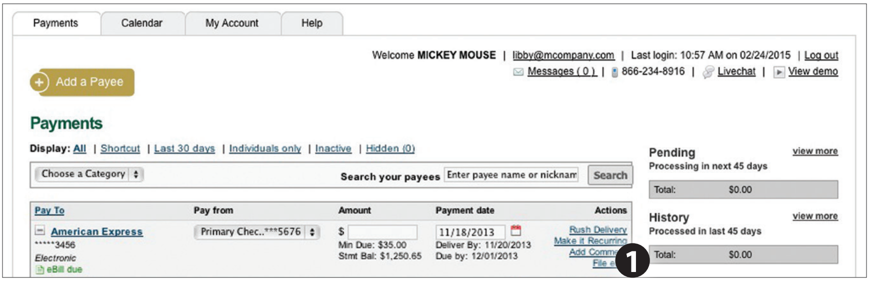
Once you set up your payees, it's easy to pay your bills quickly. When you click on the Payments tab you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside the name.

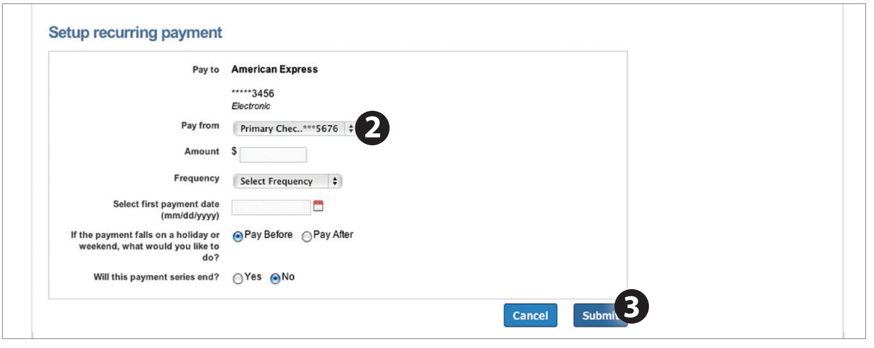


1. Find the payee you want to pay and, using the drop-down menu, select which account you wish to pay from.
2. Type in the **Amount** to be paid.
3. Using the handy calendar icon beside the blank space, choose the date you want to pay this payee.
4. When finished, click **Submit payments**.

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.

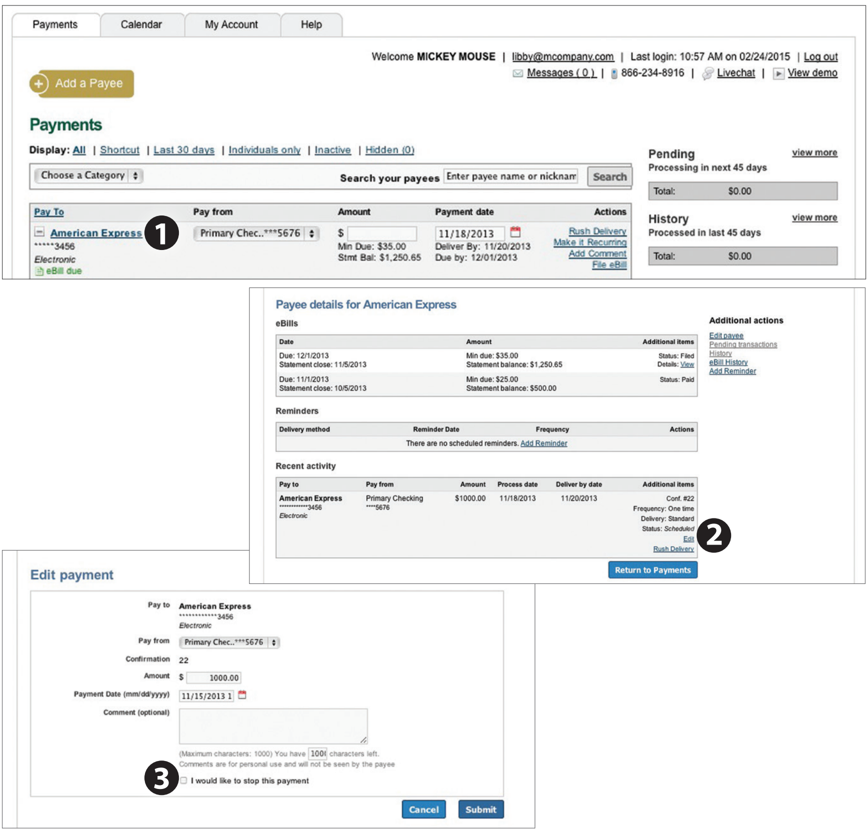




1. Click on the Payments tab and find the payee you wish to set up recurring payments for. Choose the **Make it Recurring** link.
2. A new window will pop up. Choose the **Pay from** account, along with the **Amount**, **Frequency**, **Payment Date** and other payment preferences.
3. Click **Submit**,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



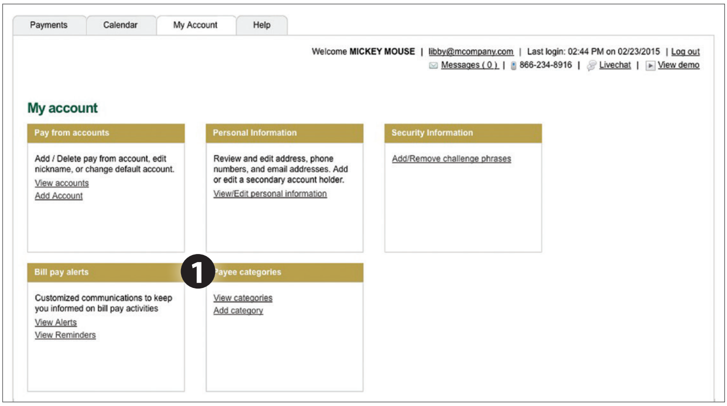
1. To edit or cancel a payment, simply click on the payee from which you would like to edit or cancel a payment.

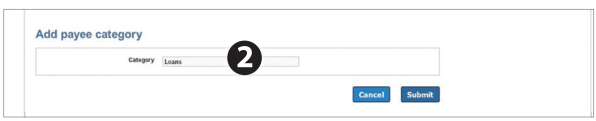
2. A new window will appear revealing the recent activity for the payee. Click the **Edit** link towards the bottom of the window.

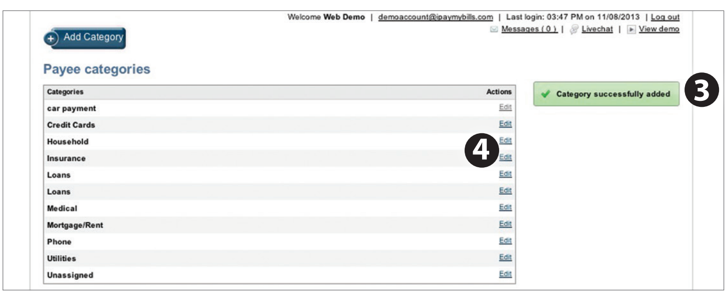
3. Here you can change the setting of your payment, such as the account you are paying from, the amount or payment date. Once you are done editing the payment, click **Submit**. If you wish to delete the payment, click the box next to **I would like to stop this payment**.

Bill Pay – Categories

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



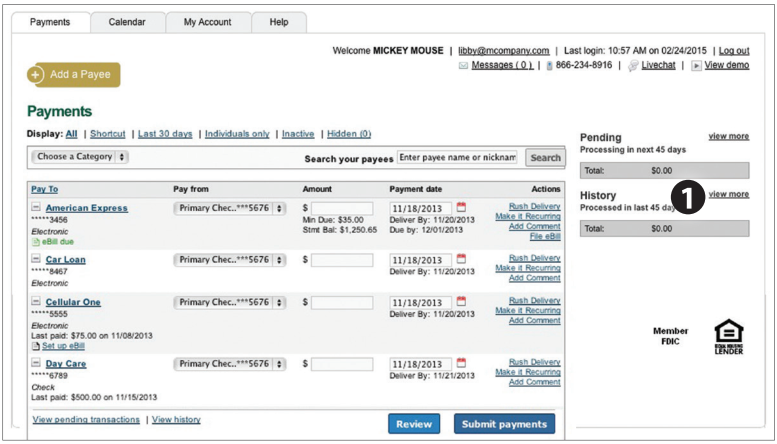


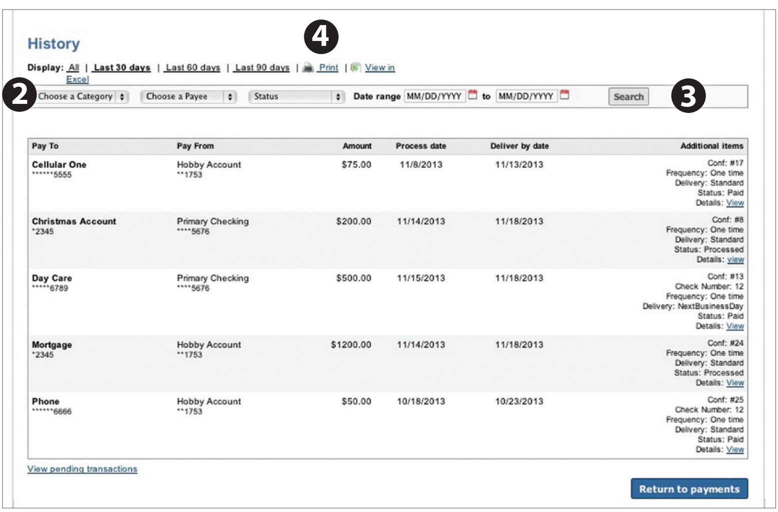


1. To add a category, go to the **My Account** tab and click the **Add category** link.
2. A new window will pop up asking you to name your category. When finished, click **Submit**.
3. You will see on the right hand side of the screen that your category has been successfully added.
4. If you need to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



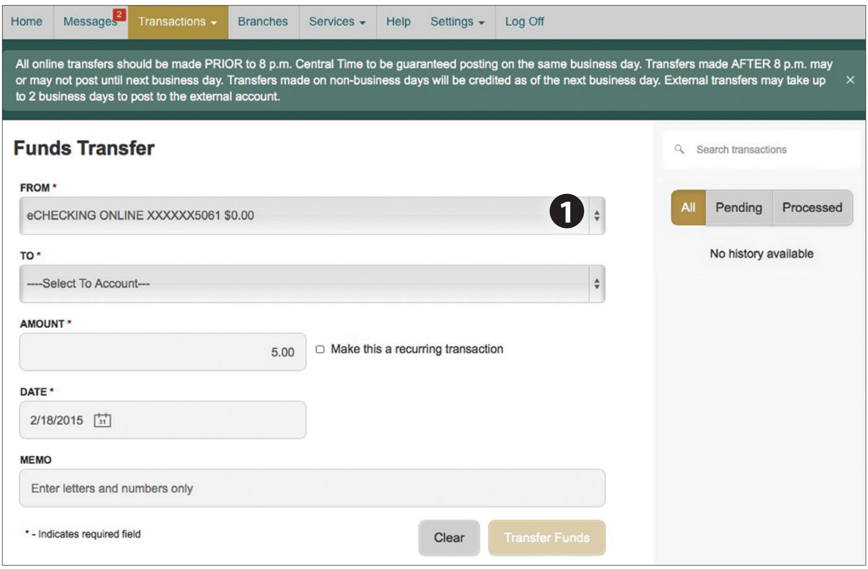


1. Click **View More** located next to the History panel.
2. Narrow down your search using the provided drop-down menus and options.
3. Click the **Search** button to see your results.
4. To print the search results for your records, click the **Print** option.

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:



Click on the **Funds Transfer** tab.

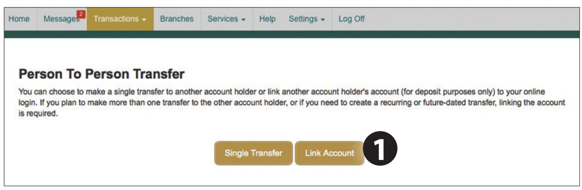
1. Select the accounts you wish to transfer funds **From** and **To** using the drop-down menus.
2. Enter the dollar amount to be transferred.
3. Enter a **Date** for the funds transfer to occur.
4. Click **Transfer Funds**.

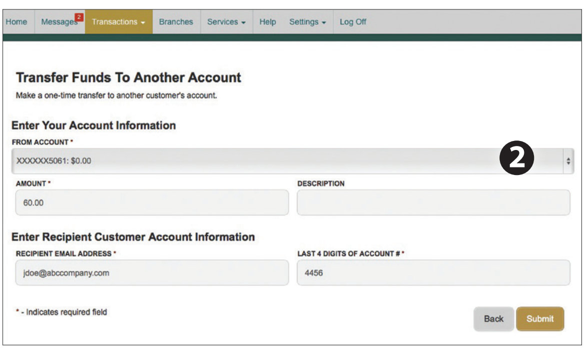
NOTE **You have the option to create a recurring transfer by checking the box to make it a recurring transaction, and completing the recurring transaction fields. Additionally you can elect to make a split payment to a loan if your To account is a loan account.**

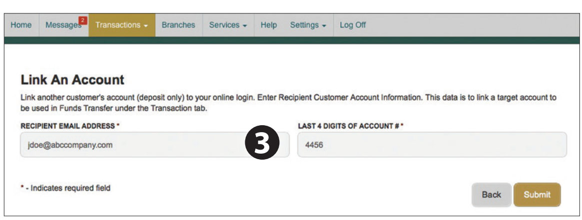
Transactions – Customer to Customer

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.







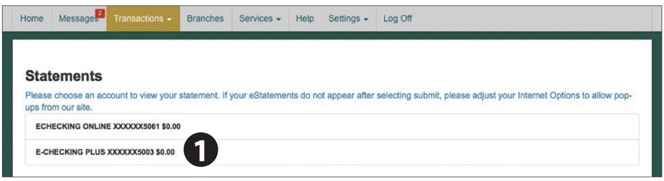
1. Choose **Make a single transfer to another member** if you are planning on this being your only transfer to this member. Choose **Link the other member's account to your login for later use** if you plan to make other transfers to this member in the future.

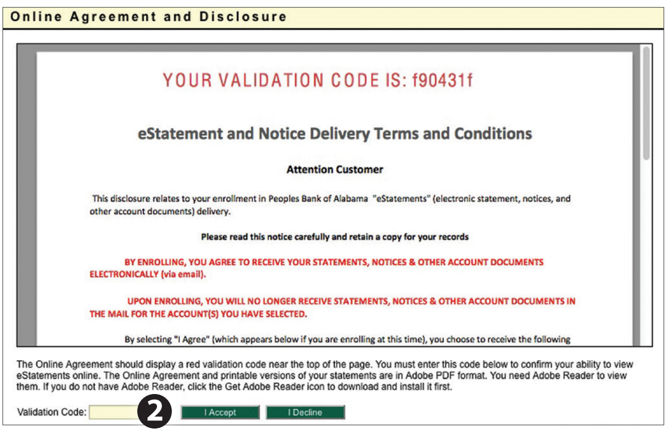
2. Based on your selection a new screen will appear asking for more information for your transfer. To initiate a transfer, you will need the six digit account number, the account suffix (confirm with the other member what to use for the suffix), and the first three letters of the last name (example;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

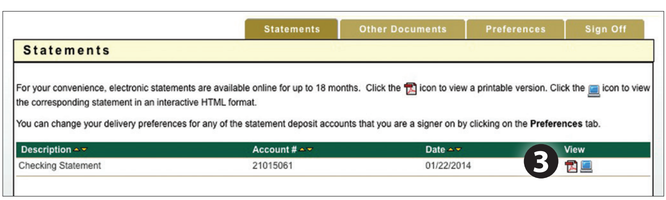
Transactions – eStatements

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:







Click on the **Statements** tab.

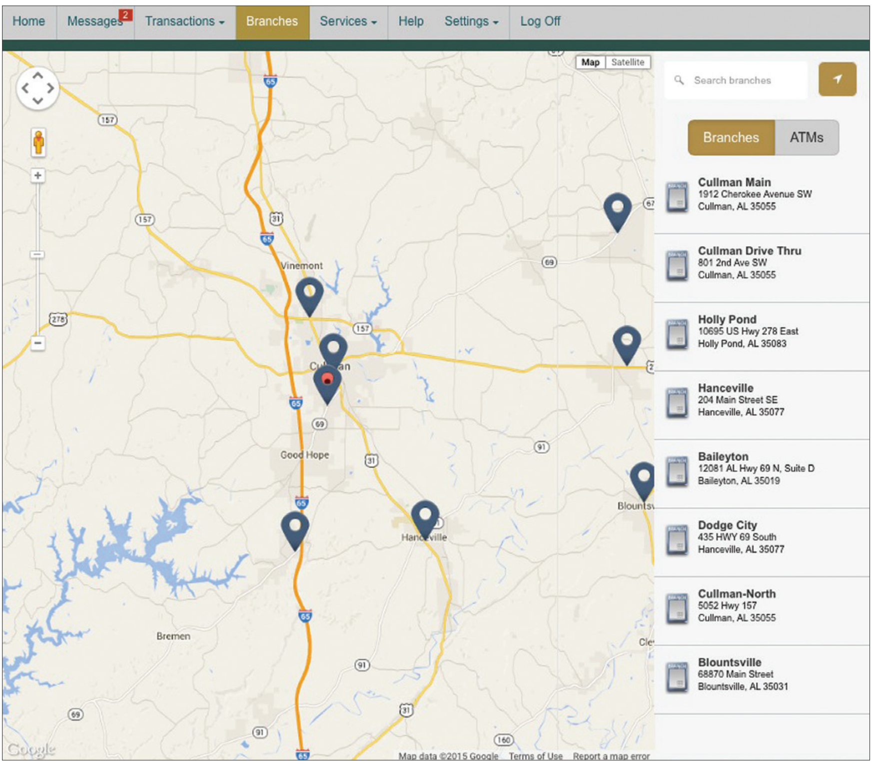
1. Choose the account you wish to view an eStatement for.

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

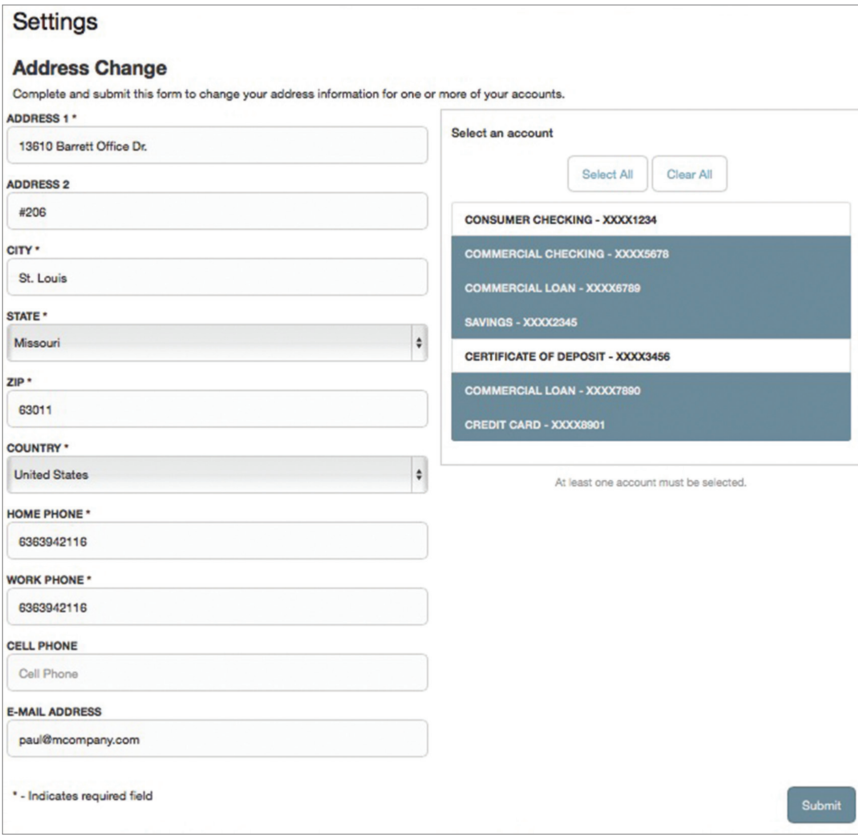
Mapping from your current location, you can click on the Branches or ATMs button to locate your branches and ATMs.



Settings – Address Change

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

To Change Your Address:



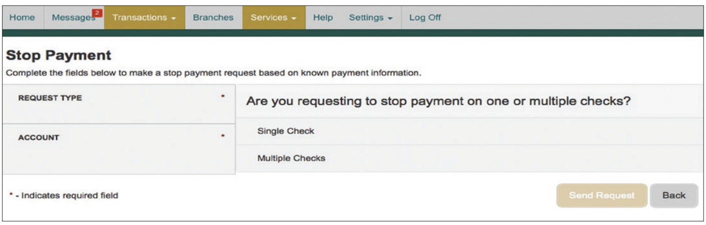
Click on the **Address Change** tab.

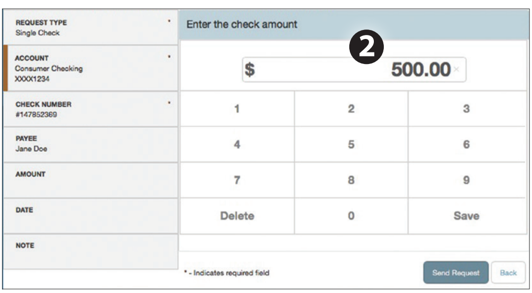
1. Update your contact information and click **Submit**.
2. To secure your information we require that you then approve your address change through the activity center by using a Secure Access Code.

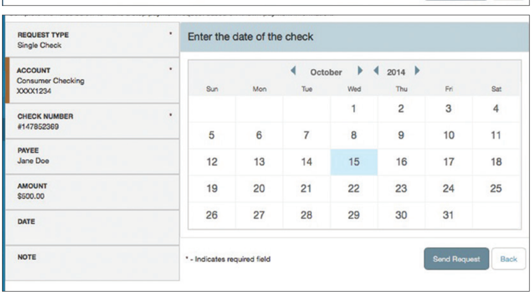
Settings – Stop Payment

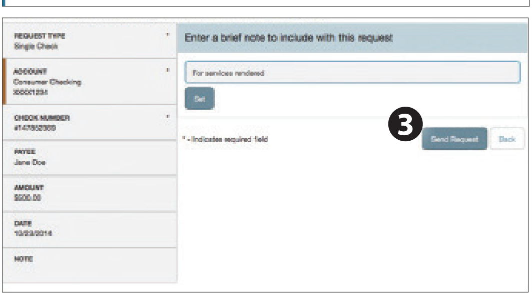
With Online Banking, you can initiate a stop check payment request from any device. Visit Activity Center to review the status of your request. The stop payment will remain in effect for six months on checks and one year for ACH items.

To Initiate a Stop Payment Request:







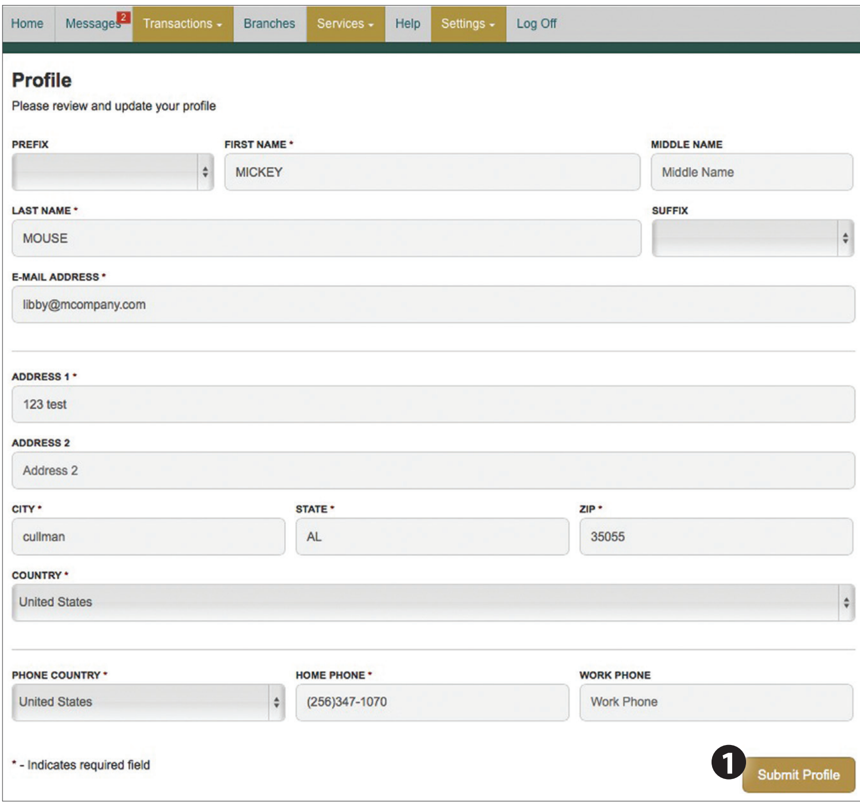


Click on the **Stop Payment** tab.

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

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!



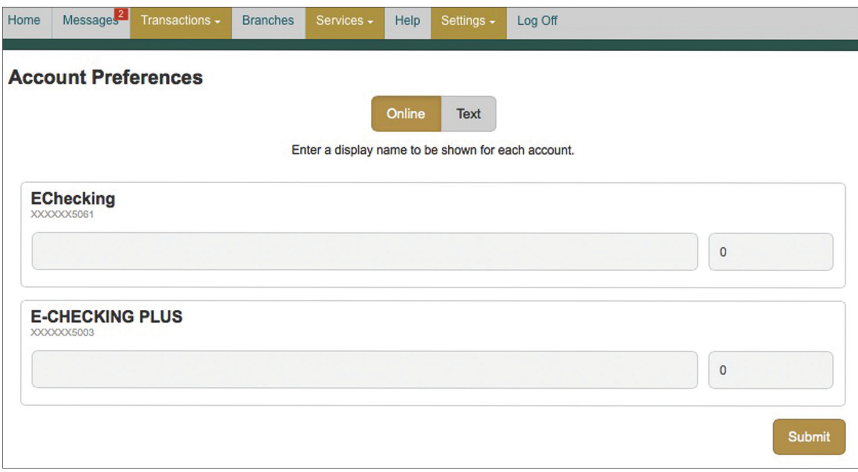
Click on the **Profile** tab.

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.

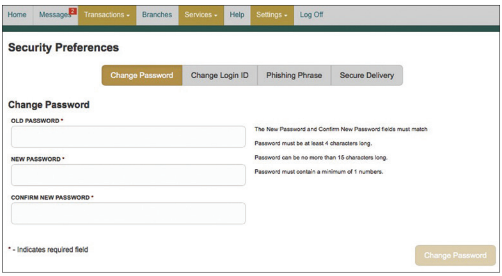


Settings – Security Preferences

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

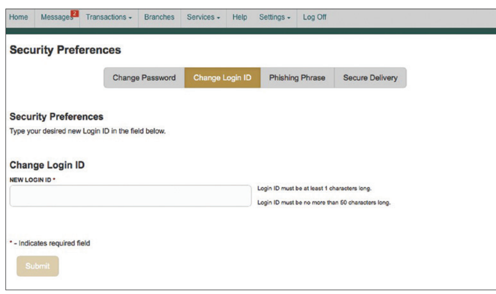
To Set Up or Change Your Security Preferences:

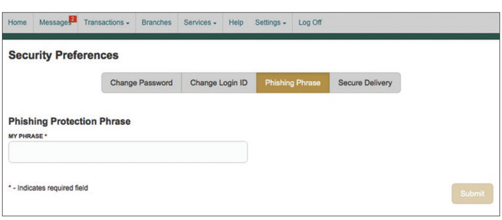
Click on the **Security Preferences** tab.



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

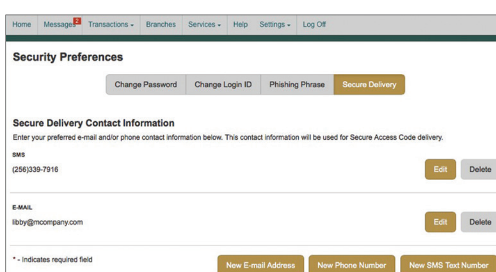
Change Login ID:
When changing your Login ID, make sure you follow the guidelines for creating a new ID.





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.



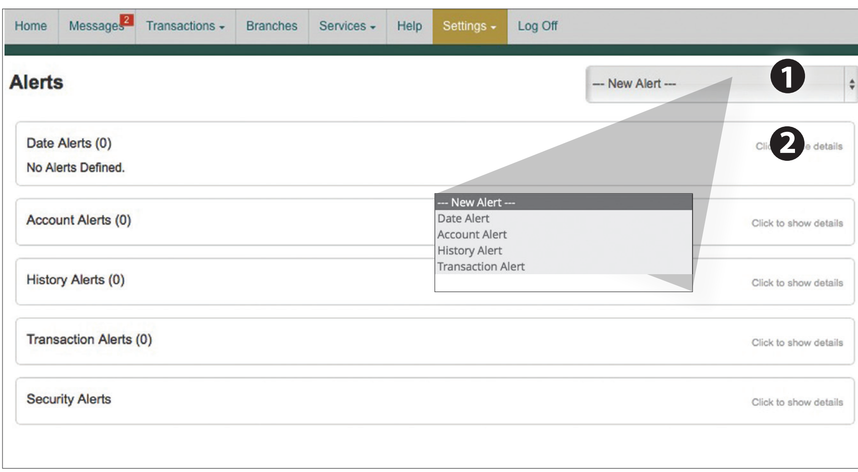
Settings – Alerts

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:



Click on the **Alerts** tab.

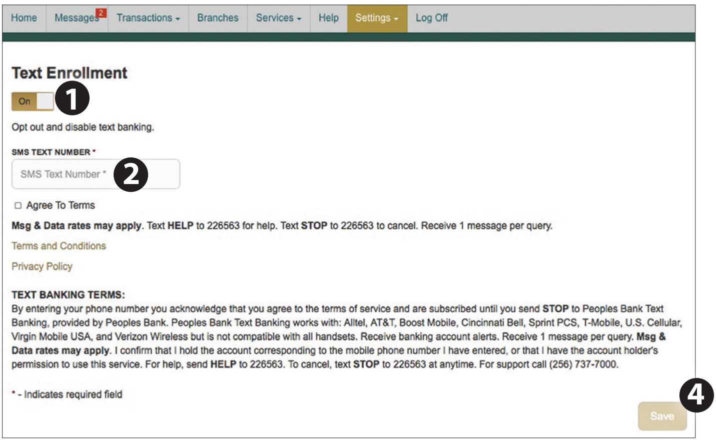
1. To create an alert, click the **Create New Alert** button.
2. To view details of an already existing alert, choose the **Click to view details** link on the left of the alert.

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 :



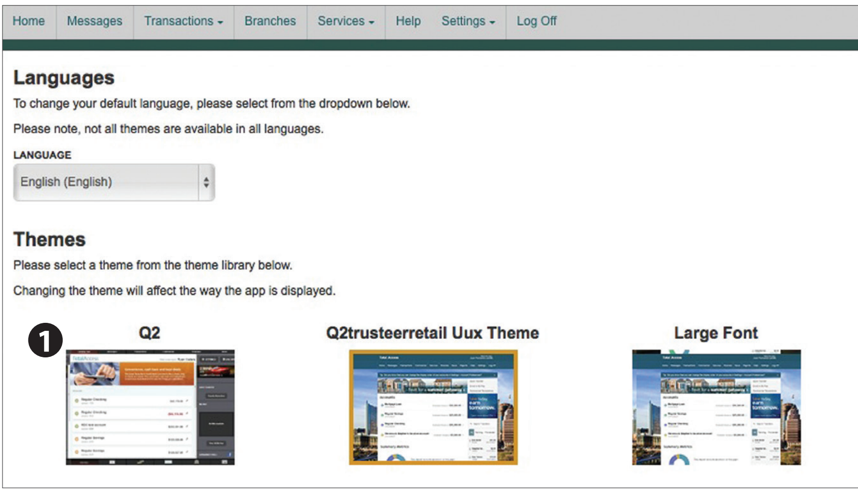
Click on the **Text Enrollment** tab.

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”.



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

PEOPLES BANK of ALABAMA
www.peoplesbankal.com

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Monday – Friday

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