



A Quick and Easy Guide to

Personal Online Banking & Bill Pay

Version 4.0



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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.

Home Messages² Transactions ▾ Branches Services ▾ Help Settings ▾ Log Off

You haven't upgraded to the Platinum debit card yet? Sign up today – get your first 90 days FREE! **Use Code: 90FREE** **SIGN UP**

Transfer Money Now >
Enroll in Bill Pay >

CARD GUARDIAN

f Our Facebook Wall

High School Juniors and Seniors: Don't forget to take our Teen Moola U financia...

Peoples Bank launched an incentive last October 1, 2014 to encourage parents, te...

All of our branches will be closed on Monday, but remember our myEasyBank ATMs a...

St. Bernard Preparatory School is among our first this year to have students afr...

Congratulations to Christina Beshears, our final Week 6 Selfie Contest Winner pi...

Have you opened your Christmas Club account yet? Open one this week and save as...

Accounts edit

E-CHECKING PLUS XXXXXX5003 **1** Available Balance **\$0.00** >

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.

Transfer Money Now **2** >
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:

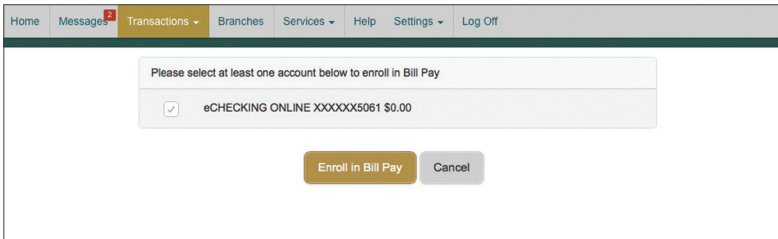
The screenshot displays a web application interface for viewing messages. At the top, there is a navigation bar with tabs for Home, Messages (highlighted with a red '2'), Transactions, Branches, Services, Help, Settings, and Log Off. Below the navigation bar, the main content area is divided into two sections. On the left, there is a list of messages with checkboxes for selection and a trash icon. 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 are several "Security Alert Notification: Password Changed" messages from "Customer Service" dated "2/11/2015". On the right, the detailed view of the selected message is shown. It features a title "Real Time Address Change Failure for MICKEY MOUSE" with a red '2' and a "New Conversation" button. Below the title is a checkbox "This message should never expire" with an infinity symbol and a trash icon, highlighted with a red '3'. The message body contains the following text: "MICKEY MOUSE" (dated "2/11/2015 at 4:44 PM"), "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...", and "We were unable to locate the Users CIF using the Tax ID number on file for the User".

Click on the **Messages** tab.

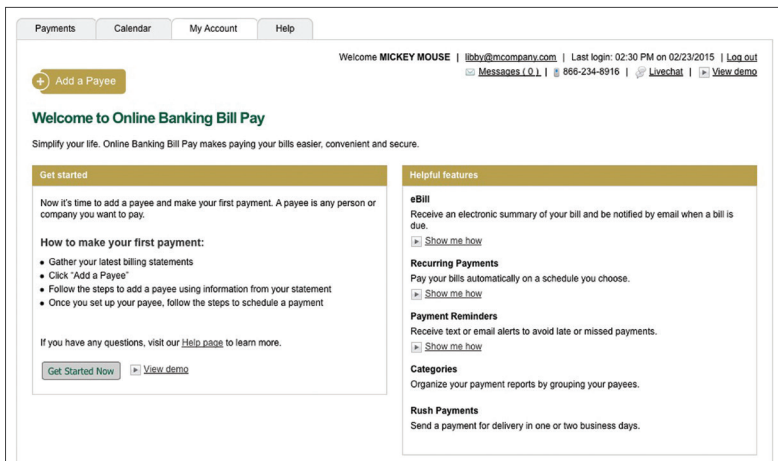
1. Messages are displayed on the left-side of the screen.
2. You can delete or reply to a message in the upper right corner of the original message, or send a new message by selecting **New Conversation**.
3. You can also delete multiple messages by placing a check mark in the box for each message you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

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. A user is logged in as MICKEY MOUSE. The main area is titled "Payments" and includes a search bar for payees. A table lists existing payees:

Pay To	Pay from	Amount	Payment date	Actions
American Express	Primary Chec.,***5676	\$	11/18/2013	Rush Delivery, Make a Recurrence, Add Comment, Edit info
Car Loan	Primary Chec.,***5676	\$	11/18/2013	Rush Delivery, Make a Recurrence, Add Comment
Cellular One	Primary Chec.,***5676	\$	11/18/2013	Rush Delivery, Make a Recurrence, Add Comment

The "Add a payee" form has a section titled "I need to:" with three radio button options:

- Pay a company
- Pay an individual
- Pay a bank or credit union

Buttons for "Back" and "Next" are at the bottom.

The "Add a payee" form has a section titled "Who are you trying to pay?" with the following fields:

- Payee name
- Account number
- Verify account number
- Phone number
- Zip code

Buttons for "Back" and "Next" are at the bottom.

The "Add a payee" form has a section titled "Need more information about ABC Company" with the following fields:

- Payee name: ABC Company
- Account number: 1234567890
- Phone number: 888-444-2222
- Account holder name: John Doe
- Address: 123 Ash Ave.
- City: Cypress
- State: Florida
- Zip code: 32432
- Nickname: ABC Company
- Default pay from: Primary Checking
- Category (optional): Unassigned

Buttons for "Back" and "Next" are 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. Below the tabs, there is a user greeting: "Welcome MICKEY MOUSE | libby@mccompany.com | Last login: 10:57 AM on 02/24/2015 | Log out | Messages (0) | 866-234-8916 | Livechat | View demo". A yellow button labeled "Add a Payee" is on the left. The main section is titled "Payments" and includes a display filter: "Display: All | Shortcut | Last 30 days | Individuals only | Inactive | Hidden (0)". Below this is a search bar: "Choose a Category | Search your payees Enter payee name or nickname | Search". The main content is a table of payees:

Pay To	Pay from	Amount	Payment date	Actions
American Express *****3456 Electronic eBill due	Primary Chec..***5676	\$ <input type="text"/> 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 type="text"/>	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 type="text"/>	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 type="text"/>	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make it Recurring Add Comment

At the bottom of the table, there are links: "View pending transactions" and "View history". To the right of the table, there are two summary boxes: "Pending Processing in next 45 days Total: \$0.00" and "History Processed in last 45 days Total: \$0.00". At the bottom right, there is a "Member FDIC" logo and a "PUN MIRE LENDER" logo. A blue button labeled "Submit payments" is at the bottom right, with a "Review" button next to it.

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 are navigation tabs: Payments, Calendar, My Account, and Help. Below these, a welcome message for 'MICKEY MOUSE' is displayed along with contact information. A search bar is present with the text 'Search your payees'. Below the search bar, there is a table of payments. The table has columns: Pay To, Pay from, Amount, Payment date, and Actions. One payment is listed: American Express, Primary Chec.,***5676, \$, 11/18/2013. In the Actions column for this payment, there is a link 'Make it Recurring' which is circled with a red '1'. To the right of the table, there are sections for 'Pending' and 'History' payments, both showing a total of \$0.00.

The screenshot shows the 'Setup recurring payment' form. The form is titled 'Setup recurring payment' and contains the following fields and options: 'Pay to' is set to 'American Express'; 'Pay from' is set to 'Primary Chec.,***5676' and is circled with a red '2'; 'Amount' is a text input field; 'Frequency' is a dropdown menu; 'Select first payment date (mm/dd/yyyy)' is a date picker; there are radio buttons for 'Pay Before' (selected) and 'Pay After'; and a question 'Will this payment series end?' with radio buttons for 'Yes' and 'No' (selected). At the bottom right, there are 'Cancel' and 'Submit' buttons, with the 'Submit' button circled with a red '3'.

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

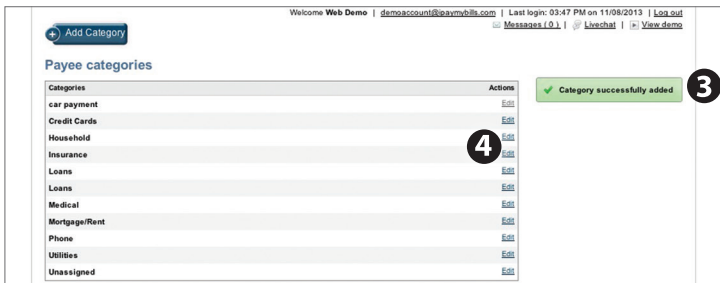
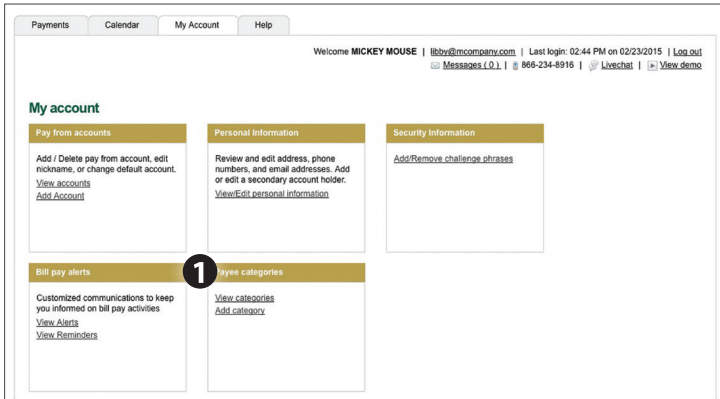
Even after you have set up a payment, you have the ability to edit or cancel your payment up to the time it begins processing. This convenient feature gives you the freedom to change the way you make your payments.

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 login information and links for Messages, Livechat, and View demo. The main section is titled 'Payments' and includes a 'Display:' filter, a 'Choose a Category' dropdown, and a search bar for payees. A table lists payments, with the first one highlighted: American Express, Primary Chec., \$1,250.00, due 11/18/2013. A red circle '1' is next to the payee name. To the right, there are sections for 'Pending' and 'History' payments, both showing a total of \$0.00. Below the main table, there is a 'Payee details for American Express' section. It includes 'eBills' information (Date, Amount, Additional items), 'Reminders' (Delivery method, Reminder Date, Frequency), and 'Recent activity' (Pay to, Pay from, Amount, Process date, Deliver by date, Additional items). A red circle '2' is next to the 'Edit' link in the 'Recent activity' table. At the bottom, the 'Edit payment' form is shown, with fields for Pay to (American Express), Pay from (Primary Chec.), Amount (\$1000.00), and Payment Date (11/15/2013). A red circle '3' is next to the 'I would like to stop this payment' checkbox. The form also includes a 'Comment (optional)' field and 'Cancel' and 'Submit' buttons.

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@mcmeoney.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 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	Rush Delivery Make it Recurring Add Comment File a Bill
Car Loan ****8467 Electronic	Primary Chec...***5676	\$	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 a bill	Primary Chec...***5676	\$	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	\$	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make it Recurring Add Comment

[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
Cellular One ****5555	Hobby Account ***1753	\$75.00	11/8/2013	11/13/2013	Conf: #17 Frequency: One time Delivery: Standard Status: Paid Details: View
Christmas Account 2345	Primary Checking ****5676	\$200.00	11/14/2013	11/18/2013	Conf: #8 Frequency: One time Delivery: Standard Status: Processed Details: View
Day Care ****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: View
Mortgage 2345	Hobby Account ***1753	\$1200.00	11/14/2013	11/18/2013	Conf: #24 Frequency: One time Delivery: Standard Status: Processed Details: View
Phone ****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: View

[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 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 section, 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

jdoe@abccompany.com

LAST 4 DIGITS OF ACCOUNT #*

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 first screenshot shows the 'Statements' page with a list of accounts. A red circle with the number '1' highlights the 'E-CHECKING PLUS XXXXXX0303 \$0.00' account.

The second screenshot shows the 'Online Agreement and Disclosure' page. It displays the validation code 'f90431f' and the 'eStatement and Notice Delivery Terms and Conditions'. A red circle with the number '2' highlights the 'Validation Code:' input field.

The third screenshot shows the 'Statements' tab selected, displaying a table of statements. A red circle with the number '3' highlights the 'View' icon for the 'Checking Statement'.

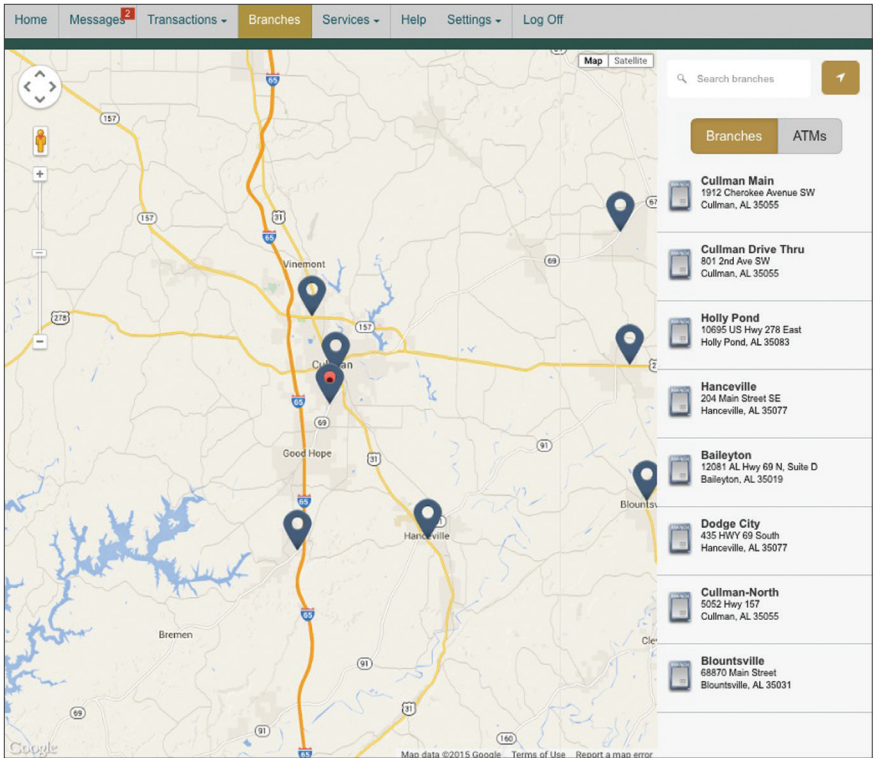
Description --	Account # --	Date --	View
Checking Statement	21015061	01/22/2014	

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.

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

NOTE

* - 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

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

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: 10/03/2014

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 ² Transactions ▾ Branches Services ▾ Help Settings ▾ Log Off

Profile

Please review and update your profile

PREFIX	FIRST NAME *	MIDDLE NAME
<input type="text"/>	<input type="text" value="MICKEY"/>	<input type="text" value="Middle Name"/>
LAST NAME *	SUFFIX	
<input type="text" value="MOUSE"/>	<input type="text"/>	
E-MAIL ADDRESS *		
<input type="text" value="libby@mcompany.com"/>		
ADDRESS 1 *		
<input type="text" value="123 test"/>		
ADDRESS 2		
<input type="text" value="Address 2"/>		
CITY *	STATE *	ZIP *
<input type="text" value="cullman"/>	<input type="text" value="AL"/>	<input type="text" value="35055"/>
COUNTRY *		
<input type="text" value="United States"/>		
PHONE COUNTRY *	HOME PHONE *	WORK PHONE
<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 Messages² 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 the 'NEW PASSWORD' field, there are three lines of instructions: 'The New Password and Confirm New Password fields must match.', 'Password must be at least 4 characters long.', and 'Password can be no more than 15 characters long.' Below the 'CONFIRM NEW PASSWORD' field, there is another instruction: 'Password must contain a minimum of 1 numbers.' A 'Change Password' button is located at the bottom right. A note at the bottom left states '* - Indicates required field'.

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 contains one input field labeled 'NEW LOGIN ID'. To the right of the field, there are two lines of instructions: '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 center. A note at the bottom left states '* - Indicates required field'.

The screenshot shows the 'Security Preferences' page with the 'Phishing Phrase' tab selected. It contains one input field labeled 'MY PHRASE'. A 'Submit' button is located at the bottom right. A note at the bottom left states '* - Indicates required field'.

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 contains two rows of contact information. The first row is for 'SMS' with the number '(556)339-7916' and 'Edit' and 'Delete' buttons. The second row is for 'E-MAIL' with the address 'lboy@company.com' and 'Edit' and 'Delete' buttons. At the bottom, there are three buttons: 'New E-mail Address', 'New Phone Number', and 'New SMS Text Number'. A note at the bottom left states '* - Indicates required field'.

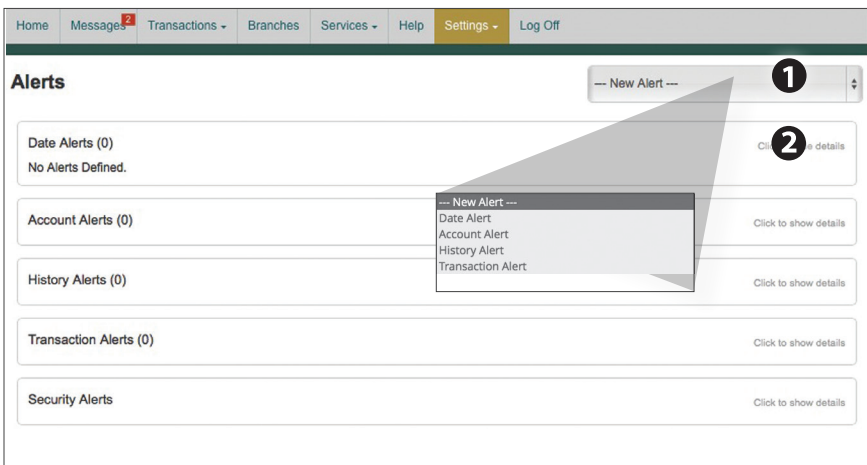
Settings – Alerts

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 'Settings' highlighted. Below the navigation bar, the 'Alerts' section is displayed. It features a '+ New Alert' button (labeled 1) and a list of alert categories: Date Alerts (0), Account Alerts (0), History Alerts (0), Transaction Alerts (0), and Security Alerts. Each category has a 'Click to show details' link (labeled 2). A dropdown menu is open for the 'New Alert' button, showing options: 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 :

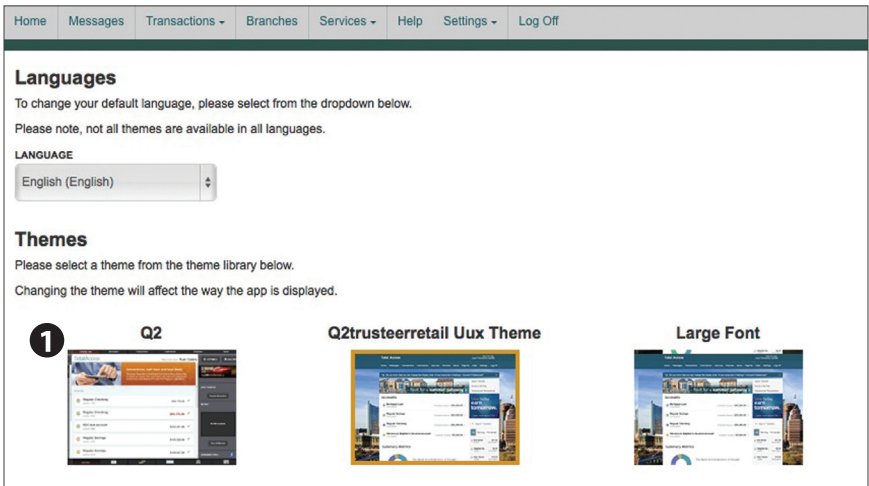
Click on the **Text Enrollment** tab.

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 the top navigation bar with links: Home, Messages, Transactions -, Branches, Services -, Help, Settings -, and Log Off. Below this is the 'Languages' section with instructions to change the default language and a dropdown menu currently set to 'English (English)'. The 'Themes' section follows, with instructions to select a theme from a library. Three theme preview cards are shown: 'Q2' (marked with a circled '1'), 'Q2trusteerretail Uux Theme', and 'Large Font'. Each card displays 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

